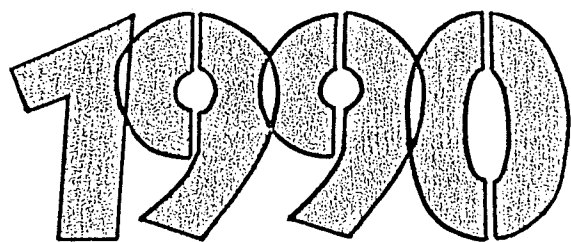


1990

**STATE OF HAWAII
UNEMPLOYMENT
INSURANCE
FACT BOOK**



The year 1990 is rendered in a large, bold, stylized font. The digits are filled with a dense stippled or textured pattern, giving them a three-dimensional appearance. The '1' is a simple vertical bar, while the '9', '9', and '0' have more complex, rounded shapes with internal cutouts.

**STATE OF HAWAII
UNEMPLOYMENT
INSURANCE
FACT BOOK
1970 TO THE PRESENT**

HAWAII
JUNE 1990

JOHN WAIHEE, Governor
State of Hawaii

MARIO R. RAMIL, Director
Department of Labor & Industrial Relations

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Introduction

The Unemployment Insurance Fact Book brings together statistical data and other information on the Hawaii unemployment insurance program in a single, easy to use handbook. Its main use is as a reference guide for persons interested in the program.

The unemployment insurance program is an income maintenance program that provides a partial replacement of wage loss during temporary periods of unemployment. The program pays weekly benefits, generally up to 26 weeks, to individuals who meet requirements of the state unemployment insurance law.

Currently there are three regular programs administered by the Hawaii State Unemployment Insurance Division. The State Unemployment Insurance program (UI) covers private industry, state and county governments and nonprofit organizations. The Federal Unemployment Compensation for Federal Employees program (UCFE) covers federal civilian employees. The Federal Unemployment Compensation for Ex-Servicemen program (UCX) covers exservice personnel. In addition to these programs there is the Federal-State funded Extended Benefits program (EB) that covers claimants who have exhausted their benefits during periods of high unemployment.

The fact book contains data from 1970 through the end of 1989. Tables show data broken out by programs (UI, UCFE and UCX) and in a combined all program total, excluding EB. Data for the most current year is also presented in the smallest available data group, either by county or branch office. Unemployment insurance statistical reports, required by the Federal government and worksheets used in preparing such reports were the sources of data for this fact book.

Since the beginning of the State Unemployment Insurance Program in 1937, there have been many different unemployment insurance and training programs. These programs are listed in an appendix.

Historical changes in the unemployment insurance law are also covered in appendices.

A new appendix on labor force estimates has been added. The new appendix includes data on the total unemployment rate, civilian labor force, unemployment and employment. In contrast to the insured unemployment rate, the total unemployment rate is a ratio of unemployed workers (whether or not covered by unemployment insurance) to the civilian labor force.

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Major Developments in 1989

The State of Hawaii kept on the right track by having another year of positive economic growth in 1989. The insured unemployment rate (IUR) is just one way to measure economic growth and for 1989 it persisted by continuing to remain at a low rate. During the month of December, in an encore performance, the IUR recorded a new all-time low 0.96 percent.

The tourist industry extended it's growth pattern through 1989. Visitor counts for the neighbor islands increased at a record pace, receiving more visitors than Oahu. Hotel occupancy rates improved for all counties except Maui. Low hotel occupancy on Maui is due to the increase in hotel rooms and shorter stays by our visitors.

The construction industry kept busy through 1989 with residential, commercial and hotel projects. The industry recorded increases in employment, up 16 percent from 1988 and construction value, up 18 percent. The amount of permits issued increased nearly 20 percent in all counties.

The real estate industry kept abreast with the visitor and construction industries with gains involving resales of condominiums and single family residences.

The agriculture industry followed in the footsteps of it's 1988 performance, continuing to provide a mixture of gains and losses. Sugar and pineapple experienced declines in production tonnage as it posted losses of 7 and 12 percent respectively. In contrast, the coffee and macadamia crops posted output increases of 10 and 12 percent over 1988.

In closing, the economy of the state will remain strong and continue to grow through 1990.

Section I. INSURED UNEMPLOYMENT

Insured Unemployment Rate

The insured unemployment rate (IUR) is one of many indicators of economic performance in the state. It is a standard measurement of unemployed individuals covered by unemployment insurance and represents a ratio of unemployed individuals to employed individuals.

The IUR is primarily used to trigger "ON" and "OFF" the permanent Extended Benefits Program (EB) and temporary programs approved during periods of high unemployment. The maximum number of weeks a claimant could draw benefits under the former temporary programs fluctuated and was dependent on the IUR. Triggering "ON" and "OFF" provisions of the EB program are found in the appendices. Chronology of the EB program is found in an appendix.

The IUR is based on a 13-week moving average of the insured unemployed. The IUR and the percentage of the average of such rates for the corresponding period in each of the preceding two years are used to determine the triggering "ON" and "OFF" provisions of the federal-state extended benefits program. The IUR is calculated on a weekly basis by dividing the average weekly number of claimants filing for unemployment benefits by the average monthly employment during the first four of the last six completed calendar quarters. Included in the calculations are the weekly number of unemployed claimants in Hawaii (intrastate liable claims and interstate agent claims) who filed for benefits.

The IUR is used throughout the Fact Book as it relates to claimants filing unemployment claims and other data items. The IUR is lowest when economic conditions are good and is reflected by low levels of claims filed by the insured unemployed. Higher levels of claims are filed by the insured unemployed when economic conditions are bad and are reflected by higher insured unemployment rates.

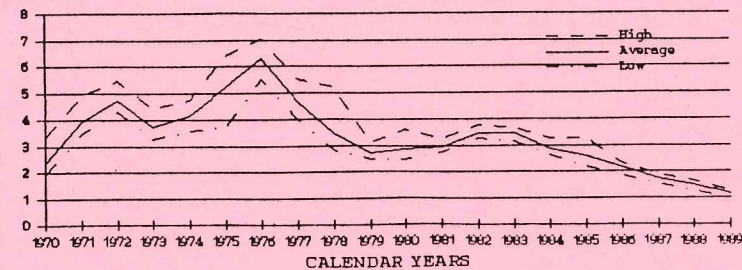
The highest rate ever recorded since the start of the EB program occurred during the week of March 27, 1976 when the rate climbed to 7.04 percent. The lowest rate recorded was 0.96 percent, occurring in December 1989.

STATEWIDE

Year	High	Low	Average
-----	-----	-----	-----
1970	3.34%	1.94%	2.35%
1971	4.90	3.45	3.93
1972	5.47	4.33	4.76
1973	4.43	3.26	3.73
1974	4.76	3.56	4.18
1975	6.39	3.73	5.20
1976	7.04	5.49	6.30
1977	5.50	4.02	4.68
1978	5.21	2.81	3.44
1979	3.12	2.46	2.72
1980	3.62	2.47	2.88
1981	3.27	2.75	2.96
1982	3.78	3.27	3.45
1983	3.67	3.13	3.47
1984	3.27	2.63	2.88
1985	3.26	2.21	2.60
1986	2.32	1.85	2.17
1987	1.88	1.54	1.73
1988	1.66	1.27	1.51
1989	1.27	0.96	1.14

INSURED UNEMPLOYMENT RATE - STATEWIDE

PERCENT



COUNTY, 1989

County	High	Low	Average
-----	-----	-----	-----
HAWAII	3.15	1.58	2.64
KAUAI	1.77	1.04	1.31
MAUI	1.48	1.04	1.23
OAHU	0.92	0.74	0.83

Average Weekly Insured Unemployed

6

Insured unemployed refers to the average weekly number of individuals who file claims. It is calculated by dividing the number of weeks claimed during a twelve month period by the number of weeks in a year.

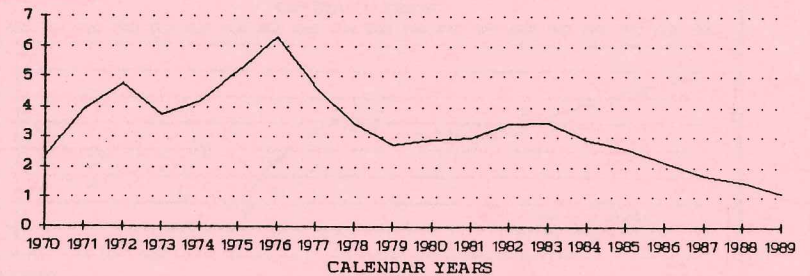
Total insured unemployed is charted on the graph.

STATEWIDE

Year	UI	UCFE	UCX	SF Ag	Total
----	-----	-----	-----	-----	-----
1970	6124	575	503	167	7369
1971	10789	561	793	170	12315
1972	12737	702	877	169	14485
1973	10527	868	610	102	12107
1974	12443	771	602	84	13900
1975	16939	941	781	118	18779
1976	19427	1091	858	104	21480
1977	14998	593	746	101	16438
1978	10569	261	457	0	11287
1979	9798	198	385	0	10381
1980	10740	164	389	0	11291
1981	11681	196	347	0	12224
1982	13411	183	63	0	13657
1983	12919	261	271	0	13452
1984	11104	252	211	0	11567
1985	9696	204	191	0	10091
1986	8548	195	157	0	8901
1987	7045	164	120	0	7329
1988	6452	132	124	0	6708
1989	5041	120	77	0	5239

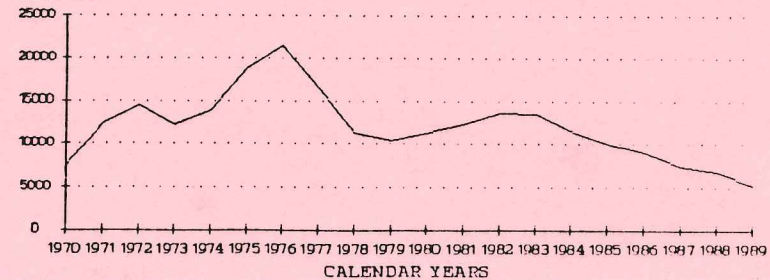
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE

PER CENT



INSURED UNEMPLOYED - STATEWIDE

CLAIMANTS



Section II. EMPLOYMENT AND WAGES

Employment

8

Employment reflects the average employment counts of employees covered by the unemployment insurance law.

The table shows private industry, Federal, State and County governments and nonprofit organizations and Total average employment counts.

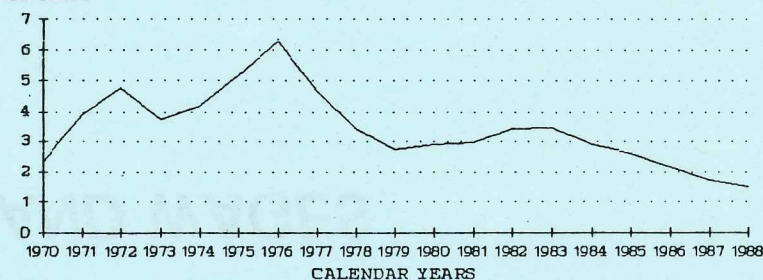
Data used in the chart reflect the Total average employment count.

STATEWIDE

Year	Private	Federal	State	County	NonProf	Total
1970	221498	33365	30682	9661	0	295206
1971	225633	32882	34960	10379	0	303854
1972	231338	32658	35301	11427	5334	316058
1973	246201	31591	35287	11142	5874	330095
1974	252421	31067	36005	11941	6307	337741
1975	255772	30986	38810	12913	6810	345291
1976	258485	31122	41451	13610	7882	352550
1977	267018	30178	42766	13777	8674	362413
1978	285172	30322	43395	14255	11070	384214
1979	302404	30426	41750	13550	12181	400311
1980	309424	30739	45100	13894	13938	413095
1981	311997	31860	45214	13355	14592	417018
1982	306395	32202	43096	13035	14783	409511
1983	309752	32137	42141	13322	15937	413289
1984	317669	33270	43275	13213	15523	422950
1985	328268	33969	43221	13346	15833	434637
1986	337832	33557	46413	13150	16715	447667
1987	358801	34132	47015	13416	16815	470179
1988	371952	33793	47193	13859	18910	485707

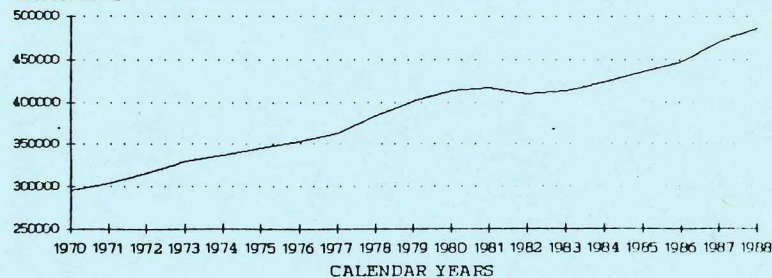
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE

PER CENT



EMPLOYMENT - STATEWIDE

EMPLOYMENT



COUNTY, 1988

County	Private	Federal	State	County	NonProf	Total
HAWAII	32082	767	5070	1865	151	39935
KAUAI	18587	294	1864	874	533	22152
MAUI	38366	380	3405	1388	556	44095
OAHAU	282932	32352	36854	9731	17670	379539

Total Wages

STATEWIDE

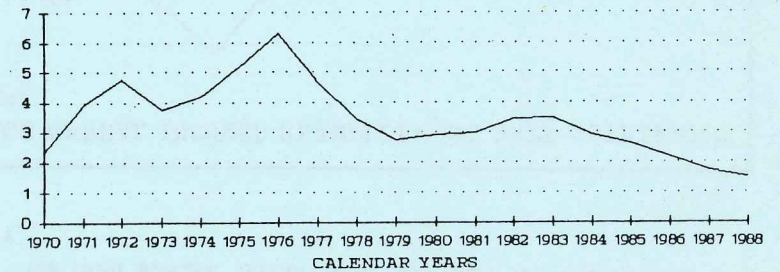
Year	Priv Ind	Federal	State/County	NonProf	Total
1970	\$1,518,727,161	\$ 325,938,384	\$ 353,048,910		\$2,197,714,455
1971	1,588,451,281	350,467,199	396,940,190		2,335,858,670
1972	1,707,659,488	366,402,957	414,684,146	\$ 37,608,699	2,526,355,290
1973	1,935,415,073	373,513,445	441,872,078	45,626,726	2,796,427,322
1974	2,129,778,886	399,318,826	484,077,690	52,223,477	3,065,398,879
1975	2,319,971,771	427,505,390	550,586,836	61,900,293	3,359,964,290
1976	2,471,414,660	459,553,822	624,778,723	74,331,738	3,630,078,943
1977	2,669,873,342	492,845,363	686,949,160	89,837,828	3,939,505,693
1978	3,084,161,546	540,215,328	717,053,082	118,107,016	4,459,536,972
1979	3,551,357,801	569,367,342	713,518,843	139,019,629	4,973,263,615
1980	3,934,930,405	624,096,967	847,949,046	170,171,299	5,577,147,717
1981	4,227,095,294	690,700,467	888,393,157	195,838,067	6,002,026,985
1982	4,349,032,222	755,889,293	960,960,342	221,278,164	6,287,160,021
1983	4,599,981,090	806,201,241	1,010,778,351	251,746,655	6,668,707,337
1984	4,891,168,412	855,447,486	1,044,726,085	259,168,442	7,050,510,425
1985	5,245,375,309	899,567,532	1,094,982,978	284,276,298	7,524,202,117
1986	5,686,112,645	893,671,198	1,186,908,610	312,366,056	8,079,058,509
1987	6,402,054,956	933,061,379	1,252,161,835	331,726,064	8,919,004,234
1988	7,192,157,365	947,983,067	1,388,722,728	390,473,531	9,919,336,691

Total wages are wages paid to employees covered by the unemployment insurance law.

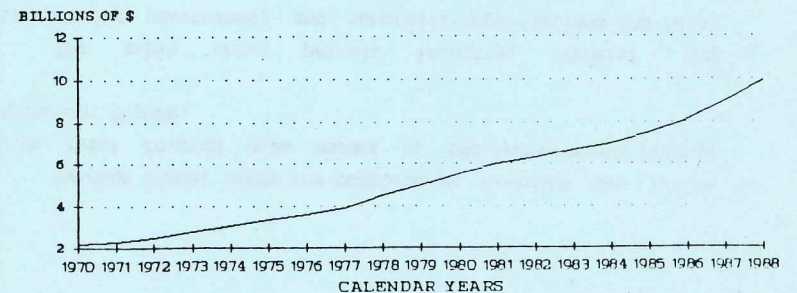
The table shows private industry, Federal and State/County governments and nonprofit organizations and Total wages paid amount.

The Total wages paid amount was used in creating the chart.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE
PER CENT



TOTAL WAGES - STATEWIDE



COUNTY, 1988

County	Priv Ind	Federal	State/County	NonProf	Total
HAWAII	525,556,184	19,652,459	158,047,172	3,457,962	706,713,777
KAUAI	302,228,648	8,687,709	64,434,673	10,544,281	385,895,311
MAUI	664,675,609	10,779,021	110,894,019	9,566,056	795,914,705
OAHU	5,699,696,924	908,863,878	1,055,346,324	366,905,232	8,030,812,898

Average Annual Wages

10

STATEWIDE

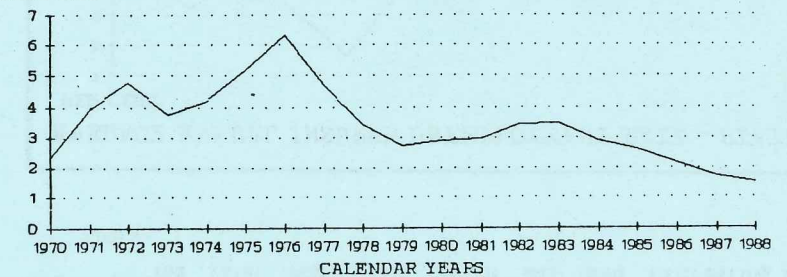
Year	Priv Ind	Federal	State/County	NonProf	Total
1970	\$ 6858	\$ 9769	\$ 8751		\$ 7422
1971	7040	10658	8755		7660
1972	7382	11219	8874	\$ 7051	7987
1973	7861	11823	9517	7768	8464
1974	8437	12853	10096	8280	9088
1975	9070	13797	10645	9090	9750
1976	9561	14765	11347	9431	10310
1977	9999	16329	12149	10357	10872
1978	10815	17816	12438	10669	11607
1979	11744	18713	12903	11413	12423
1980	12717	20303	14373	12209	13501
1981	13549	21679	15168	13421	14393
1982	14194	23473	17120	14968	15353
1983	14851	25086	18224	15796	16136
1984	15397	25712	18495	16696	16670
1985	15979	26482	19357	17955	17311
1986	16831	26631	19927	18688	18047
1987	17843	27337	20714	19728	18969
1988	19336	28053	22747	20649	20422

Average annual wages are computed by dividing the twelve month total covered wage amount by the twelve month average employment figure.

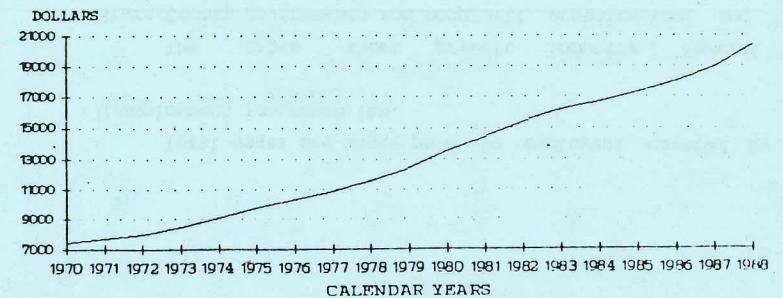
The table shows private industry, Federal and State/County governments and nonprofit organizations and Total average annual wage amount.

The Total average annual wage was used to create the chart.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE PER CENT



AVERAGE ANNUAL WAGES - STATEWIDE



COUNTY, 1988

County	Priv Ind	Federal	State/County	NonProf	Total
HAWAII	16382	25623	22790	22900	17697
KAUAI	16260	29550	23533	19783	17420
MAUI	17325	28366	23137	17205	18049
OAHU	20145	28093	22654	20764	21159

Average Weekly Wages

STATEWIDE

Year	Priv Ind	Federal	State/County	NonProf	Total
1970	\$131.89	\$187.86	\$168.29		\$142.73
1971	135.38	204.97	168.36		147.31
1972	141.96	215.75	170.65	\$135.60	153.60
1973	151.17	227.37	183.02	149.38	162.77
1974	162.25	247.17	194.15	159.23	174.77
1975	174.42	265.33	204.71	174.81	187.50
1976	183.87	283.96	218.21	181.37	198.27
1977	192.29	314.02	233.63	199.17	209.10
1978	207.98	342.62	239.19	205.17	223.21
1979	225.84	359.87	248.13	219.48	238.91
1980	244.56	390.44	276.41	234.79	259.63
1981	260.56	416.90	291.69	258.10	276.79
1982	272.96	451.40	329.23	287.85	295.25
1983	285.60	482.42	350.46	303.77	310.31
1984	296.10	494.46	355.67	321.08	321.58
1985	307.29	509.27	372.25	345.29	332.90
1986	323.67	512.13	383.21	359.38	347.06
1987	343.13	525.71	398.35	379.38	364.79
1988	371.85	539.48	437.44	397.10	392.73

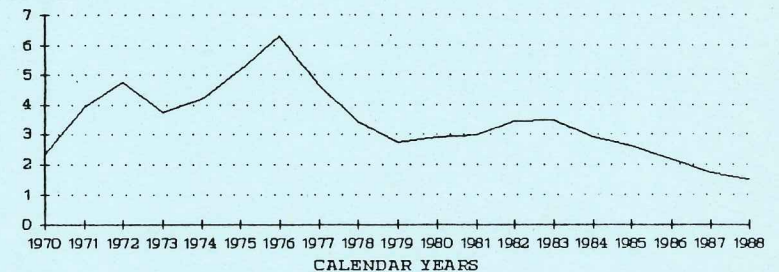
Average weekly wages are computed by dividing the average annual wage amount by 52 (number of weeks in a year).

The table shows private industry, Federal and State/County governments and nonprofit organizations and Total average weekly wage amount.

The chart was created using the Total average weekly wage amount.

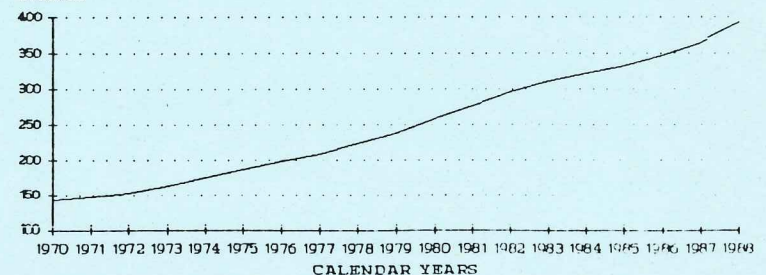
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE

PER CENT



AVERAGE WEEKLY WAGES - STATEWIDE

DOLLARS



COUNTY, 1988

County	Priv Ind	Federal	State/County	NonProf	Total
HAWAII	315.04	492.75	438.27	440.38	340.33
KAUAI	312.69	568.27	452.56	380.44	335.00
MAUI	333.17	545.50	444.94	330.87	347.10
OAHU	387.40	540.25	435.65	399.31	406.90

Section III. CLAIMS DATA

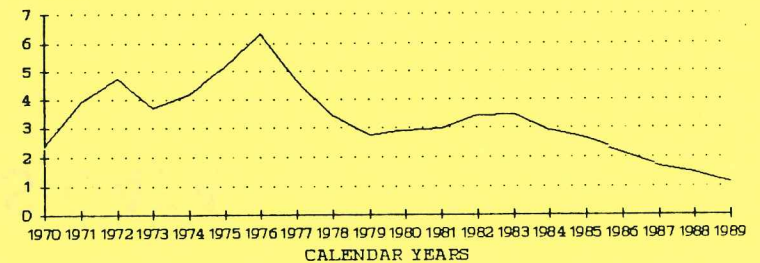
Initial claims are notices of unemployment filed (1) to request a determination of entitlement to and eligibility for compensation (ie, new claim, the first claim in a new benefit year; or transitional claim, a new claim filed the week following an expired claim); or (2) to begin a second or subsequent period of unemployment within a benefit year or period of eligibility (ie, additional claim). Initial claims consist of new, transitional, additional, agent state and liable state claims. An agent state is the state in which a claimant files an interstate claim for compensation against another (liable) state where wages were earned. Agent state claims are filed in Hawaii against another state and liable state claims are filed against Hawaii by workers who have moved to another state.

Data used in creating the chart is the Total of all initial claims filed (new, transitional, additional, agent state and liable state).

STATEWIDE ALL PROGRAMS						
Year	New	Tran	Add	Agent	Liable	Total
1970	31117	786	5838	6281	5759	49781
1971	39747	1425	9367	7095	6854	64488
1972	38848	1255	8287	6115	6893	61398
1973	45697	1386	7316	6232	5915	66546
1974	45793	1387	8871	7101	6825	69977
1975	51521	1456	12026	9011	8613	82627
1976	46772	1581	12571	8555	8437	77916
1977	45434	2117	14281	8387	6888	77107
1978	38751	1523	15560	6460	5033	67327
1979	45743	1088	25434	5414	4833	82512
1980	44507	1521	28399	5052	5945	85424
1981	42330	2526	30726	4457	6149	86188
1982	49601	2387	39960	4893	5794	102635
1983	41701	2275	31814	4701	4846	85337
1984	41525	2905	32518	4254	4574	85776
1985	36904	2348	30014	4040	4545	77851
1986	35326	1663	24649	3983	4207	69828
1987	31274	1384	22919	3347	4338	63262
1988	28831	1419	22251	3161	4566	60228
1989	25533	1036	19565	2883	4483	53500

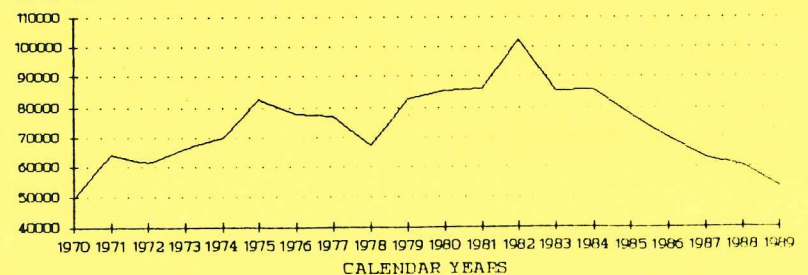
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE

PER CENT



INITIAL CLAIMS - STATEWIDE

NO OF CLAIMS



UI

Year	New	Tran	Add	Agent	Liabe	Total
1970	26625	778	5615	6062	5078	44158
1971	35413	1418	9241	6908	6215	59195
1972	34649	1252	8154	5994	6124	56173
1973	41372	1383	7172	6116	5255	61298
1974	42095	1381	8743	6988	5924	65131
1975	47323	1441	11803	8785	7607	76959
1976	42772	1572	12354	8334	7458	72490
1977	41908	2100	14073	8154	5846	72081
1978	35694	1502	15377	6261	4313	63147
1979	42837	1081	25333	5250	4272	78773
1980	42101	1518	28222	4956	5211	82008
1981	40441	2516	30622	4396	5485	83460
1982	48145	2379	39887	4848	5372	100631
1983	39026	2233	31764	4659	4414	82096
1984	39007	2852	32470	4219	4123	82671
1985	34725	2305	29960	3993	4039	75022
1986	33305	1640	24559	3932	3664	67100
1987	29994	1368	22683	3161	3805	61011
1988	27584	1393	21982	2974	3942	57875
1989	24529	1027	19373	2679	3961	51569

UCFE

Year	New	Tran	Add	Agent	Liabe	Total
1970	1693	8	92	102	477	2372
1971	1113	6	51	76	440	1686
1972	1490	1	88	69	527	2175
1973	2142	3	86	81	440	2752
1974	1686	4	91	76	535	2392
1975	1668	11	160	153	623	2615
1976	1890	6	165	151	633	2845
1977	1314	11	144	165	609	2243
1978	1164	17	142	161	460	1944
1979	1010	6	88	133	376	1613
1980	845	3	149	83	462	1542
1981	630	10	90	48	342	1120
1982	667	8	70	41	404	1190
1983	1168	41	47	35	427	1718
1984	1233	53	39	34	440	1799
1985	1025	43	48	42	475	1633
1986	1040	23	67	46	520	1696
1987	590	16	162	136	478	1382
1988	513	18	150	126	541	1348
1989	454	9	122	165	448	1198

UCX

Year	New	Tran	Add	Agent	Liabe	Total
1970	2799	0	131	117	204	3251
1971	3221	1	75	111	199	3607
1972	2709	2	45	52	242	3050
1973	2183	0	58	35	220	2496
1974	2012	2	37	37	366	2454
1975	2530	4	63	73	383	3053
1976	2110	3	52	70	346	2581
1977	2212	6	64	68	433	2783
1978	1893	4	41	38	260	2236
1979	1896	1	13	31	185	2126
1980	1561	0	28	13	272	1874
1981	1259	0	14	13	322	1608
1982	789	0	3	4	18	814
1983	1507	1	3	7	5	1523
1984	1285	0	9	1	11	1306
1985	1154	0	6	5	31	1196
1986	981	0	23	5	2	1011
1987	690	0	74	50	55	869
1988	734	8	119	61	83	1005
1989	550	0	70	39	74	733

BRANCH OFFICE ALL PROGRAMS, 1989

Office	New	Tran	Add	Agent	Liabe	Total
HILO	2381	289	3193	256	0	6119
HONOLULU	7435	292	5478	910	4483	18598
KANE0HE	2829	80	1735	327	0	4971
KONA	1125	34	800	183	0	2142
LANAI	322	30	563	1	0	916
LIHUE	2007	42	1491	209	0	3749
MOLOKAI	400	36	438	0	0	874
WAILUKU	2391	79	1593	250	0	4313
WAIMEA	485	19	470	13	0	987
WAIPAHU	6158	135	3804	734	0	10831

Weeks Claimed

Weeks claimed are requests for payment, whether or not benefits are actually paid.

The table shows Intra (Intrastate, claims filed within the state), Agent (Agent State, claims in Hawaii against another state), Liable (Liable State, claims filed in another state against Hawaii) claims for compensation and Total (Intra, Agent and Liable claims).

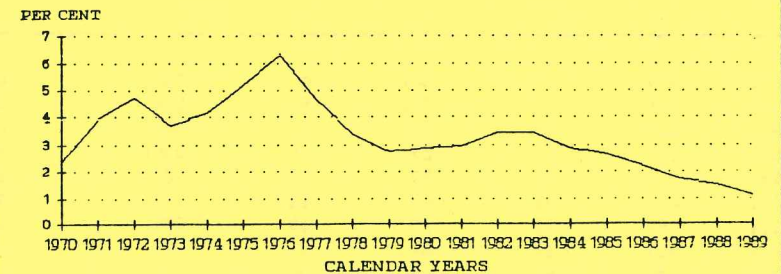
The table omits Agent claim counts for 1970 - 1972 because these counts were computed as one with the Intrastate claim figures of that time. Agent claim figures have sharply declined since 1983 because agent claimants now file their own claims directly with their home state, whereas Hawaii previously filed the claim for them.

STATEWIDE ALL PROGRAMS

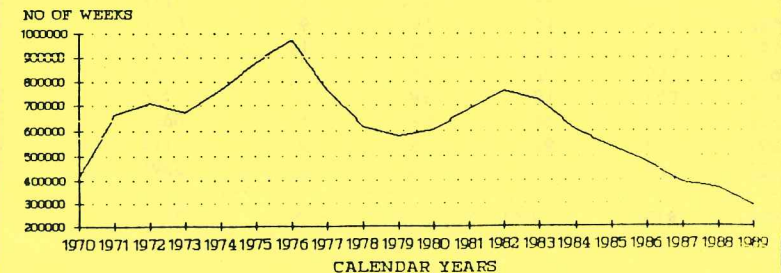
Year	Intra	Agent	Liable	Total
1970	372465	0	43018	415483
1971	609290	0	53038	662328
1972	650519	0	55910	706429
1973	582227	42160	44534	668921
1974	665848	52289	46330	764467
1975	754166	70305	54592	879063
1976	837065	77562	53291	967918
1977	648779	71370	42647	762796
1978	516025	58332	42888	617245
1979	494252	47029	37933	579214
1980	514188	43840	45982	604010
1981	589736	40045	51211	680992
1982	668870	41214	48473	758557
1983	654168	11913	54831	720912
1984	563524	564	41069	605157
1985	498899	360	40248	539507
1986	430912	255	41441	472608
1987	353482	50	38328	391860
1988	324298	111	38341	362750
1989	251494	105	39138	290737

Data used in charting reflect the total weeks claimed.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



WEEKS CLAIMED - STATEWIDE



UI

Year	Intra	Agent	Liabe	Total
1970	316141	0	37619	353760
1971	539586	0	48070	587656
1972	580062	0	48094	628156
1973	508169	40248	38174	586591
1974	595646	49933	39859	685438
1975	684799	67131	45998	797928
1976	760941	73137	43685	877763
1977	598257	67433	33482	699172
1978	483005	55182	35611	573798
1979	465544	45241	32843	543628
1980	488379	42242	39417	570038
1981	563017	38793	43931	645741
1982	656725	40611	42886	740222
1983	628072	11711	46769	686552
1984	541024	561	34950	576535
1985	480103	350	34520	514973
1986	414220	255	35186	449661
1987	340153	50	32637	372840
1988	311999	111	32431	344541
1989	242512	105	33473	276090

UCFE

Year	Intra	Agent	Liabe	Total
1970	30155	0	4297	34452
1971	28953	0	3292	32245
1972	29680	0	5302	34982
1973	43249	1200	4405	48854
1974	39530	1459	4196	45185
1975	35346	2024	5562	42932
1976	42047	2574	6353	50974
1977	19347	2343	5742	27432
1978	10913	2115	4618	17646
1979	9201	1181	3407	13789
1980	7162	952	4288	12402
1981	9292	784	4984	15060
1982	8974	520	5104	14598
1983	12404	154	7333	19891
1984	11865	2	5463	17330
1985	9165	10	5286	14461
1986	8727	0	5862	14589
1987	7390	0	5320	12710
1988	6037	0	5396	11433
1989	5149	0	5223	10372

UCX

Year	Intra	Agent	Liabe	Total
1970	26169	0	1102	27271
1971	40751	0	1676	42427
1972	40777	0	2514	43291
1973	30809	712	1955	33476
1974	30672	897	2275	33844
1975	34021	1150	3032	38203
1976	34077	1851	3253	39181
1977	31175	1594	3423	36192
1978	22107	1035	2659	25801
1979	19507	607	1683	21797
1980	18647	646	2277	21570
1981	17427	468	2296	20191
1982	3171	83	483	3737
1983	13692	48	729	14469
1984	10635	1	656	11292
1985	9631	0	442	10073
1986	7965	0	393	8358
1987	5939	0	371	6310
1988	6262	0	514	6776
1989	3833	0	442	4275

BRANCH OFFICE ALL PROGRAMS, 1989

Office	Intra	Agent	Liabe	Total
HILO	32472	0	0	32472
HONOLULU	77318	0	39138	116456
KANEOHE	28034	105	0	28139
KONA	13268	0	0	13268
LANAI	2647	0	0	2647
LIHUE	15069	0	0	15069
MOLOKAI	5550	0	0	5550
WAILUKU	19344	0	0	19344
WAIMEA	6282	0	0	6282
WAIPAHU	51510	0	0	51510

First Payments

18

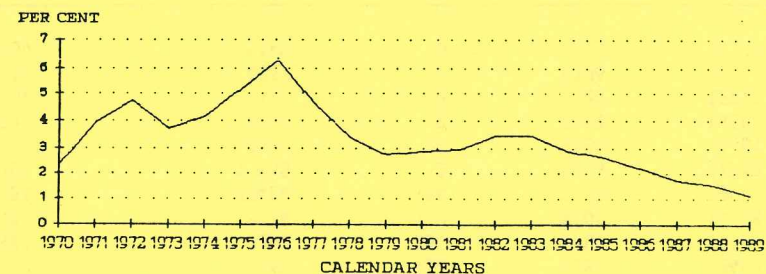
STATEWIDE ALL PROGRAMS

Year	UI	UCFE	UCX	Total
1970	18968	1822	2124	22914
1971	26274	1370	2329	29973
1972	24649	1652	2154	28455
1973	29365	2376	2008	33749
1974	34301	2096	1967	38364
1975	41920	2215	2406	46541
1976	40182	2356	2228	44766
1977	34486	1290	2087	37863
1978	28261	928	1608	30797
1979	29183	820	1666	31669
1980	32872	696	1379	34947
1981	39388	791	930	41109
1982	41392	744	223	42359
1983	34185	903	1073	36161
1984	33576	857	852	35285
1985	30119	711	814	31644
1986	26777	767	664	28208
1987	23792	616	511	24919
1988	21891	603	538	23032
1989	19098	573	374	20045

First payments are benefit payments issued for the first compensable week of a benefit year.

Data used in creating the chart reflect a total number of first payments.

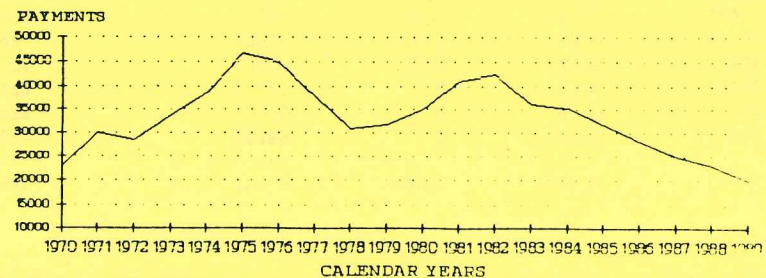
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



BRANCH OFFICE ALL PROGRAMS, 1989

Office	UI	UCFE	UCX	Total
HILO	2135	28	22	2185
HONOLULU	6521	364	115	7000
KANEOHE	1885	35	55	1975
KONA	708	12	2	722
LANAI	273	0	0	273
LIHUE	1494	1	6	1501
MOLOKAI	317	3	6	326
WAILUKU	1699	7	8	1714
WAIMEA	355	1	1	357
WAIPAHU	3711	122	159	3992

FIRST PAYMENTS - STATEWIDE



Prompt Payments

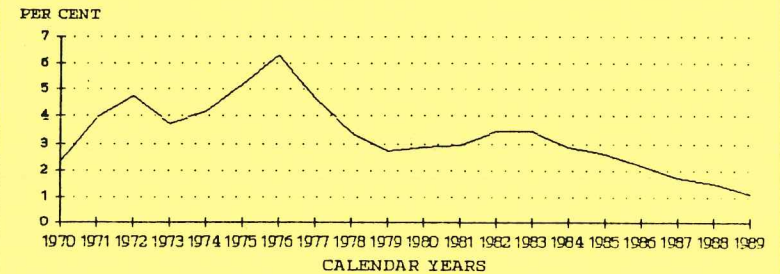
STATEWIDE ALL PROGRAMS

Year	UI	UCFE	UCX	Total
1970	11268	1168	1782	14218
1971	13276	697	1841	15814
1972	14640	856	1715	17211
1973	17638	1343	1565	20546
1974	21170	1085	1527	23782
1975	24570	928	1837	27335
1976	20199	761	1534	22494
1977	24242	679	1851	26772
1978	23461	647	1513	25621
1979	25450	619	1592	27661
1980	27221	454	1246	28921
1981	31587	504	846	32937
1982	36913	568	135	37616
1983	29363	709	1000	31072
1984	28861	662	797	30320
1985	25810	544	764	27118
1986	23187	584	631	24402
1987	19685	453	472	20610
1988	18173	461	483	19117
1989	15998	436	333	16767

Prompt payments are first payments issued within 14 days from the week ending date of the first compensable claim.

Data used in the chart reflect total prompt payments.

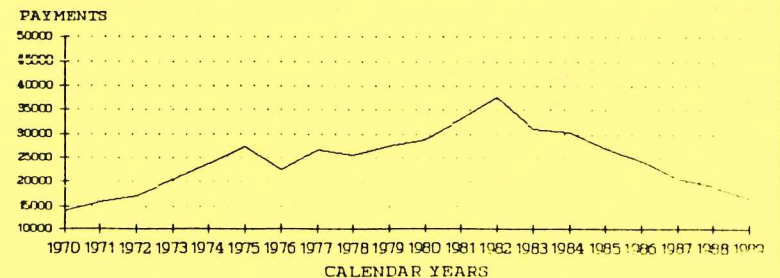
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



BRANCH OFFICE ALL PROGRAMS, 1989

Office	UI	UCFE	UCX	Total
HILO	1889	26	22	1937
HONOLULU	5514	261	100	5875
KANEOHE	1706	30	51	1787
KONA	568	10	1	579
LANAI	129	0	0	129
LIHUE	1273	1	5	1279
MOLOKAI	244	2	5	251
WAILUKU	1284	6	7	1297
WAIMEA	252	0	0	252
WAIPAHU	3139	100	142	3381

PROMPT PAYMENTS - STATEWIDE



Final Payments

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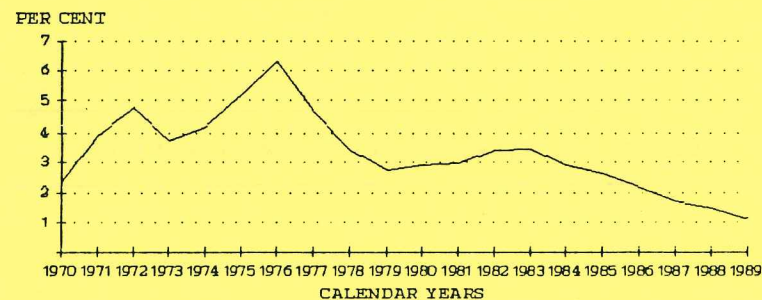
STATEWIDE ALL PROGRAMS

Year	UI	UCFE	UCX	Total
1970	3881	696	306	4883
1971	8384	1024	713	10121
1972	9889	953	1009	11851
1973	8509	1088	612	10209
1974	11348	1577	628	13553
1975	13728	1348	795	15871
1976	19078	1459	1109	21646
1977	11772	963	883	13618
1978	9393	481	618	10492
1979	6507	324	472	7303
1980	7019	264	415	7698
1981	9576	244	398	10218
1982	12201	221	108	12530
1983	11423	342	542	12307
1984	9392	349	496	10237
1985	8417	277	418	9112
1986	6772	254	351	7377
1987	5185	228	253	5666
1988	4789	177	263	5229
1989	3395	179	150	3724

A final payment is the last benefit payment received by a claimant which exhausts his entitlement for the benefit year.

Data used in the chart reflect Total Final Payments and Total First Payments. The exhaustion rate is computed by dividing total final payments by total first payments. The exhaustion rate for 1989 was 18.6.

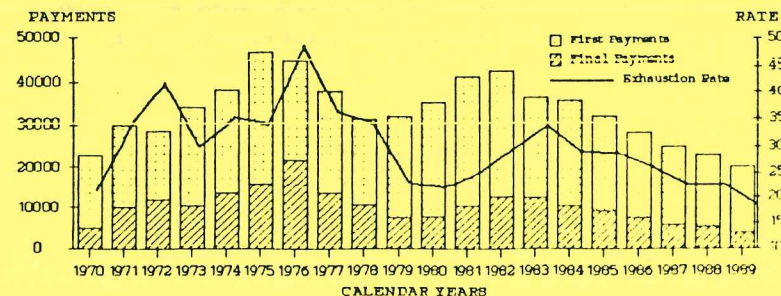
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



COUNTY ALL PROGRAMS, 1989

County	UI	UCFE	UCX	Total
HAWAII	652	11	9	672
KAUAI	157	1	1	159
MAUI	285	3	7	295
OAHU	2301	164	133	2598

FIRST/FINAL PAYMENTS AND EXHAUSTION RATE - STATEWIDE



Weeks Compensated

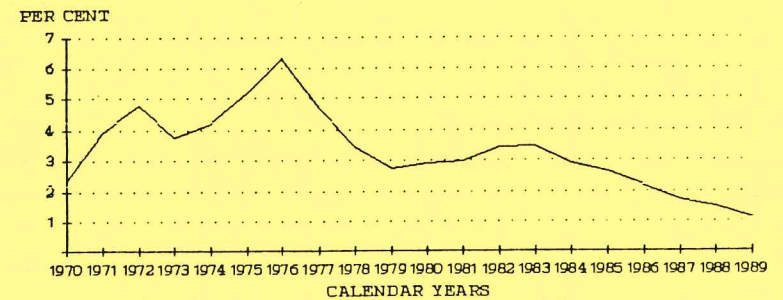
STATEWIDE ALL PROGRAMS

Year	UI	UCFE	UCX	Total
-----	-----	-----	-----	-----
1970	280528	36318	27028	343874
1971	469946	33988	43514	547448
1972	480362	39799	47322	567483
1973	462912	44847	32285	540044
1974	545950	43623	33060	622633
1975	680068	44129	39941	764138
1976	753969	51175	41114	846258
1977	558984	26294	37453	622731
1978	453536	17886	28884	500306
1979	389496	13837	24986	428319
1980	445017	11425	21870	478312
1981	553341	11357	18044	582742
1982	609952	12369	3304	625625
1983	544547	15484	11238	571269
1984	498594	14517	9386	522497
1985	443008	12154	8337	463499
1986	382976	12445	6912	402333
1987	317936	10692	5153	333781
1988	296701	9608	5427	311736
1989	228099	8716	3333	240148

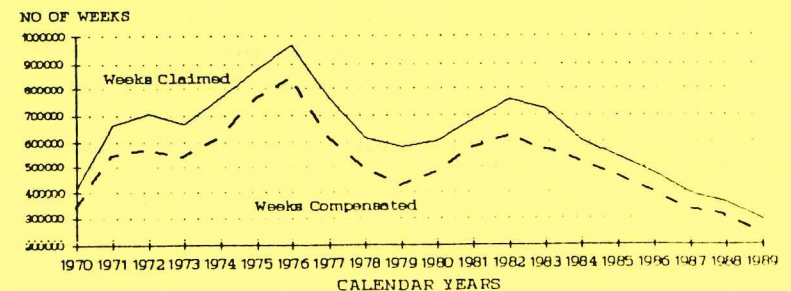
Weeks compensated are the number of requests for weekly payments that are actually paid.

Data used in the chart reflect the Total of all weeks compensated. The weeks claimed data reflect the total of Intrastate and Liable State claims, except for the years 1970 - 1972 (Intrastate figures calculated at that time included Agent State claims).

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



WEEKS CLAIMED AND WEEKS COMPENSATED - STATEWIDE



COUNTY ALL PROGRAMS, 1989

County	UI	UCFE	UCX	Total
-----	-----	-----	-----	-----
HAWAII	42808	606	209	43623
KAUAI	12363	20	27	12410
MAUI	22633	153	138	22924
OAHU	150295	7937	2959	161191

Benefit Payments

22

STATEWIDE ALL PROGRAMS

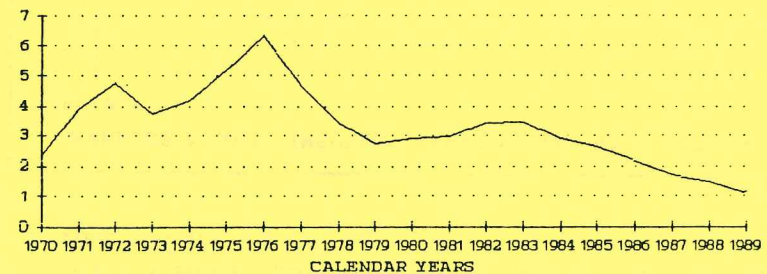
Year	UI	UCFE	UCX	Total
1970	15,768,068	2,523,011	1,706,479	19,997,558
1971	29,292,368	2,455,925	2,949,365	34,697,658
1972	30,677,867	3,074,752	3,456,301	37,208,920
1973	30,240,250	3,710,049	2,542,298	36,492,597
1974	38,358,846	3,662,235	2,724,243	44,745,324
1975	51,058,375	3,788,170	3,485,595	58,332,140
1976	62,509,227	4,725,473	3,717,942	70,952,642
1977	49,158,250	2,488,081	3,575,993	55,222,324
1978	40,511,980	2,046,868	3,094,020	45,652,868
1979	35,305,834	1,757,815	2,800,009	39,863,658
1980	45,129,718	1,516,713	2,575,948	49,222,379
1981	62,387,065	1,534,419	2,272,587	66,194,071
1982	75,369,262	1,928,015	491,153	77,788,430
1983	66,019,526	2,593,701	1,778,790	70,392,017
1984	66,961,040	2,440,673	1,512,480	70,914,193
1985	58,673,273	2,056,346	1,392,969	62,122,588
1986	52,950,783	2,274,514	1,166,194	56,391,491
1987	46,941,925	1,968,966	988,794	49,899,685
1988	47,761,990	1,835,247	1,062,036	50,659,273
1989	38,179,525	1,979,617	673,634	40,832,776

Benefit payments are the monies paid to claimants that are unemployed. Payments reflect the total gross amount of benefits as issued on benefit checks, without adjustments for cancelled checks, reimbursements from nonprofit organizations, refunds due to overpayments and reimbursements from other states.

Data used in the chart are the total benefit payment figures.

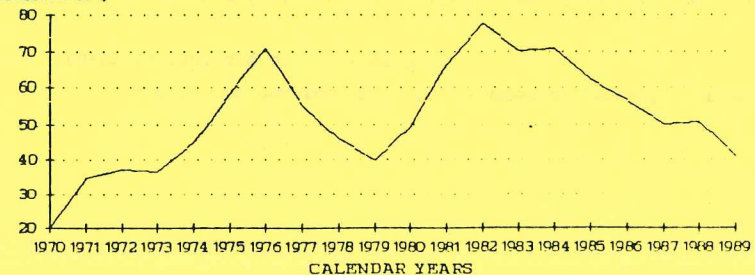
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE

PER CENT



BENEFIT PAYMENTS - STATEWIDE

MILLIONS OF \$



COUNTY ALL PROGRAMS, 1989

County	UI	UCFE	UCX	Total
HAWAII	6,760,036	150,960	38,962	6,949,958
KAUAI	2,123,271	7,793	4,633	2,135,697
MAUI	3,510,411	47,322	23,021	3,580,754
OAHU	25,785,807	1,773,542	607,018	28,166,367

Average Weekly Benefit Amount & Average Duration

STATEWIDE							
Year	Min	Max	Hawaii	Kauai	Mau	Oahu	State
1970	5	79	53.01	49.60	48.08	60.29	58.15
1971	5	86	63.37	53.28	55.05	64.73	63.38
1972	5	90	63.28	57.56	58.58	67.06	65.57
1973	5	93	66.79	60.90	59.70	69.05	67.57
1974	5	98	70.91	66.86	64.30	73.09	71.86
1975	5	104	72.10	73.54	74.84	77.13	76.34
1976	5	112	79.36	80.47	84.58	84.42	83.84
1977	5	120	86.37	85.18	89.35	89.06	88.68
1978	5	126	89.72	91.48	92.91	91.29	91.25
1979	5	134	89.15	89.36	93.95	93.76	93.07
1980	5	144	95.93	95.25	109.08	103.56	102.91
1981	5	157	109.52	120.53	119.42	113.11	113.59
1982	5	169	120.23	125.67	130.39	124.06	124.34
1983	5	178	116.86	114.27	129.87	124.13	123.22
1984	5	188	122.00	129.67	130.21	139.26	135.72
1985	5	194	126.65	132.10	128.51	136.66	134.03
1986	5	200	127.64	139.13	140.10	143.03	140.16
1987	5	212	136.11	150.83	150.59	152.12	149.50
1988	5	223	155.15	182.50	158.35	162.97	162.51
1989	5	239	159.32	172.09	156.20	174.74	170.03
1990	5	256					

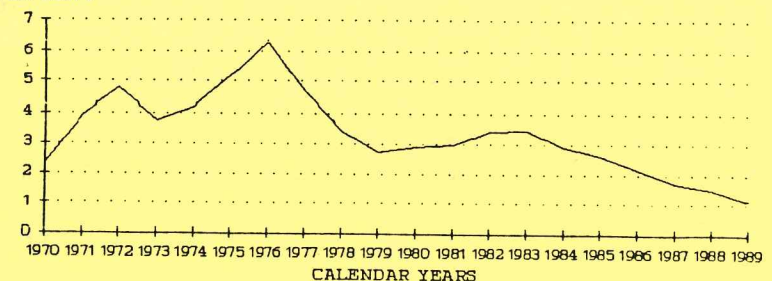
STATEWIDE	
Year	Duration
1970	15.0
1971	18.3
1972	19.9
1973	16.0
1974	16.2
1975	16.4
1976	18.9
1977	16.4
1978	16.2
1979	13.5
1980	13.7
1981	14.2
1982	14.8
1983	15.8
1984	14.8
1985	14.6
1986	14.3
1987	13.4
1988	13.5
1989	12.0

State minimum and maximum weekly benefit amounts, and county and state average weekly benefit amounts are located in the above table.

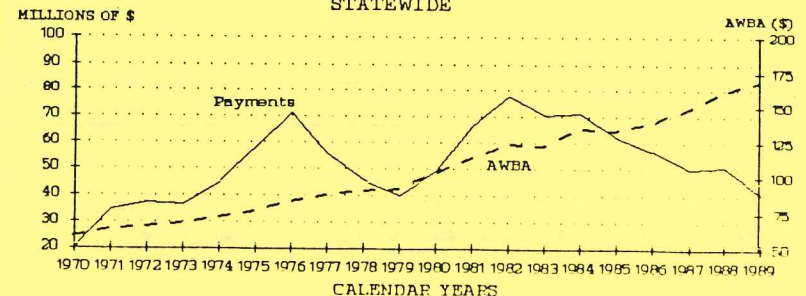
The average weekly benefit amount is computed by dividing total benefit payments by total weeks compensated in a year.

The average benefit duration (weeks) is computed by dividing weeks compensated by first payments.

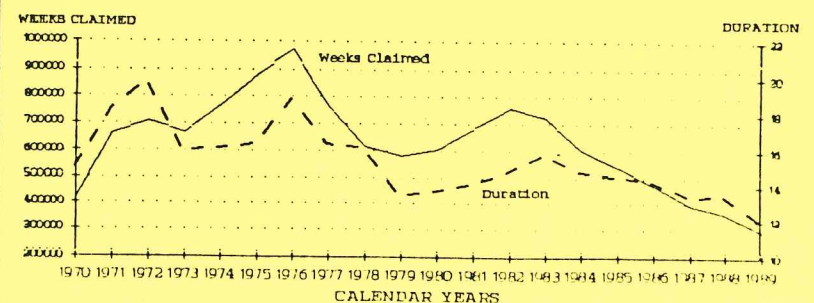
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE PER CENT



BENEFIT PAYMENTS AND AVG. WEEKLY BENEFIT AMOUNT STATEWIDE



WEEKS CLAIMED AND AVERAGE BENEFIT DURATION - STATEWIDE



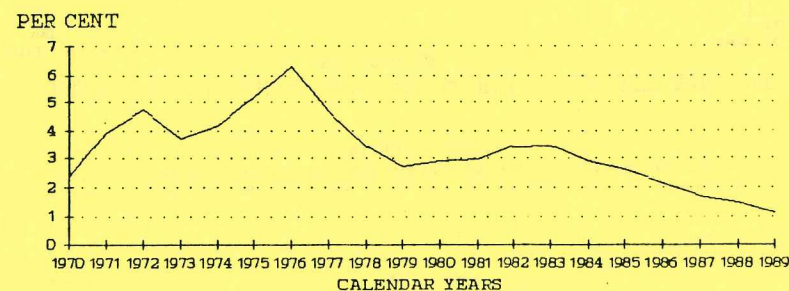
Monetary Determinations

Monetary determinations are notices that inform claimants of their eligibility for compensation. The table shows eligible, ineligible and total determinations, and determinations where the claimants are entitled to the maximum weekly benefit amount.

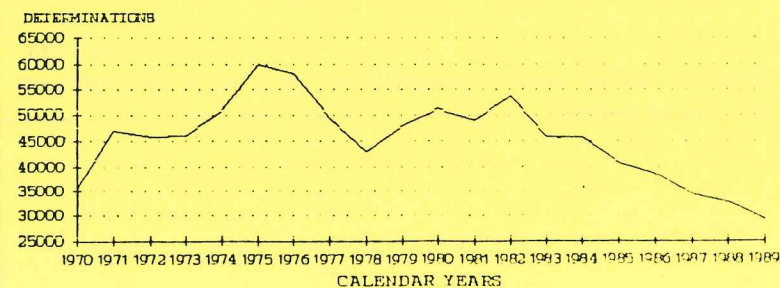
STATEWIDE ALL PROGRAMS				
Year	Elig	Inel	Total	Max
1970	33765	1892	35657	12081
1971	44530	2494	47024	16097
1972	42293	3471	45764	14701
1973	43223	2900	46123	13261
1974	48020	2890	50910	15221
1975	56219	3880	60099	19852
1976	53965	4234	58199	18610
1977	45283	4077	49360	16799
1978	39907	2967	42874	13273
1979	45632	2413	48045	12947
1980	48470	2512	50982	17109
1981	46700	2250	48950	15753
1982	51138	2443	53581	19164
1983	43425	2385	45810	13966
1984	43696	2113	45809	14967
1985	38791	2086	40877	11157
1986	36617	2013	38630	10772
1987	32001	2309	34310	10195
1988	30396	1247	32803	9683
1989	27272	1957	29229	9161

Data used in creating the chart is the total figure of both eligible and ineligible determinations.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



MONETARY DETERMINATIONS - STATEWIDE



UI

Year	Elig	Inelig	Total	Max
1970	29094	1824	30918	10259
1971	39822	2370	42192	14534
1972	37148	3304	40452	12678
1973	38086	2753	40839	10949
1974	43174	2726	45900	13244
1975	50886	3714	54600	18013
1976	48396	4023	52419	16778
1977	41464	3902	45366	15720
1978	36919	2796	39715	12307
1979	42657	2324	44981	12049
1980	45895	2414	48309	16481
1981	44581	2204	46785	15099
1982	49871	2383	52254	18762
1983	40980	2304	43284	13282
1984	41620	2047	43667	14451
1985	36921	2037	38958	10732
1986	34780	1982	36762	10295
1987	30494	2205	32699	9810
1988	28803	2283	31086	9320
1989	26016	1850	27866	8809

UCFE

Year	Elig	Inelig	Total	Max
1970	2174	53	2227	1313
1971	1752	82	1834	877
1972	2286	80	2366	1270
1973	2841	96	2937	1608
1974	2627	105	2732	1248
1975	2688	124	2812	1009
1976	3053	148	3201	1252
1977	1560	116	1676	524
1978	1229	85	1314	454
1979	1124	56	1180	425
1980	1010	66	1076	326
1981	1100	38	1138	463
1982	976	51	1027	304
1983	1213	69	1282	444
1984	1115	59	1174	327
1985	940	50	990	238
1986	1047	29	1076	310
1987	840	74	914	239
1988	873	85	958	219
1989	738	74	812	233

UCX

Year	Elig	Inelig	Total	Max
1970	2497	15	2512	509
1971	2956	42	2998	686
1972	2859	87	2946	753
1973	2296	51	2347	704
1974	2219	59	2278	729
1975	2645	42	2687	830
1976	2516	63	2579	580
1977	2259	59	2318	555
1978	1759	86	1845	512
1979	1851	33	1884	473
1980	1565	32	1597	302
1981	1019	8	1027	191
1982	291	9	300	98
1983	1232	12	1244	240
1984	961	7	968	189
1985	927	5	932	187
1986	790	2	792	167
1987	667	30	697	146
1988	720	39	759	144
1989	518	33	551	119

COUNTY ALL PROGRAMS, 1989

County	Elig	Inel	Total	Max
HAWAII	4057	325	4382	912
KAUAI	1977	76	2053	735
MAUI	3051	179	3230	1154
OAHU	18187	1377	19564	6360

Nonmonetary Determinations

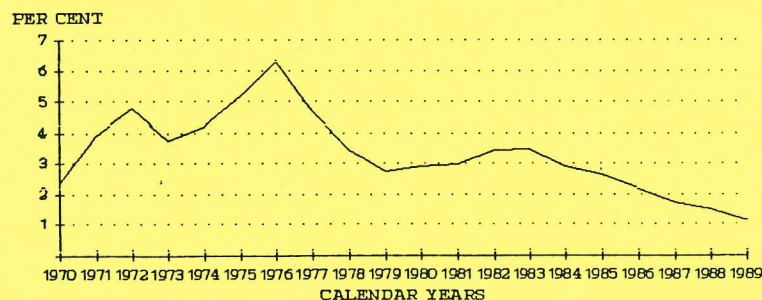
Nonmonetary determinations are decisions made when possible disqualifying issues (voluntary quit, misconduct, work refusal, etc.) to a claim arise. A claimant can have more than one determination when there is more than one existing issue or when a re-determination has been made on his or her claim.

The table below reflects disqualifications, non-disqualifications and total determinations.

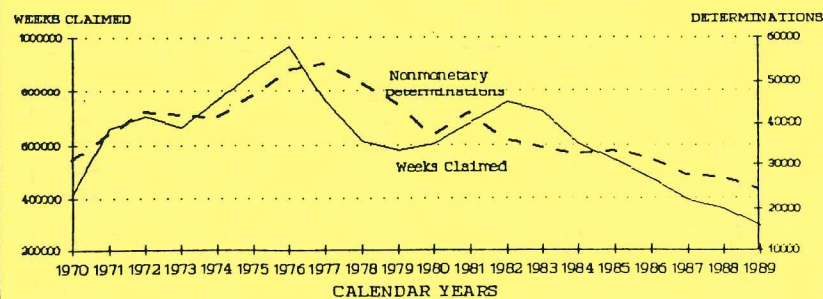
STATEWIDE ALL PROGRAMS

Year	Disq	No Disq	Total
1970	11982	19471	31453
1971	14603	23151	37754
1972	18158	24827	42985
1973	19559	22566	42125
1974	18907	22619	41526
1975	21235	25313	46548
1976	22798	30119	52917
1977	21083	33436	54519
1978	18036	32073	50109
1979	16628	28031	44659
1980	19038	18137	37175
1981	19707	22933	42640
1982	18796	17661	36457
1983	17911	16664	34575
1984	15934	16779	32713
1985	16094	17677	33771
1986	14563	16944	31507
1987	12997	14916	27913
1988	13321	14082	27403
1989	12940	11846	24786

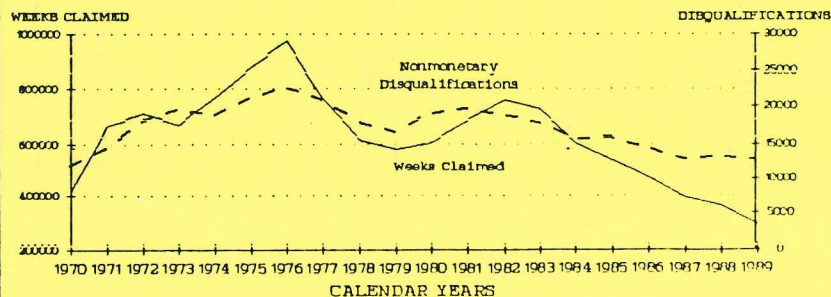
AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



WEEKS CLAIMED AND NONMONETARY DETERMINATIONS - STATEWIDE



WEEKS CLAIMED AND NONMONETARY DISQUALIFICATIONS - STATEWIDE



UI

Year	Disq	No Disq	Total
-----	-----	-----	-----
1970	10382	16364	26746
1971	13164	20674	33838
1972	16229	21831	38060
1973	17725	20426	38151
1974	17279	20564	37843
1975	19706	23368	43074
1976	21148	27922	49070
1977	19481	30631	50112
1978	16726	29462	46188
1979	15652	25827	41479
1980	18151	16883	35034
1981	18565	21777	40342
1982	17892	17112	35004
1983	16740	15860	32600
1984	15062	16178	31240
1985	15441	17227	32668
1986	13978	16583	30561
1987	12294	14139	26433
1988	12321	13091	25412
1989	12180	11106	23286

UCFE

Year	Disq	No Disq	Total
-----	-----	-----	-----
1970	984	1792	2776
1971	865	1220	2085
1972	1091	1556	2647
1973	1369	1253	2622
1974	1160	1223	2383
1975	980	1059	2039
1976	1052	1270	2322
1977	777	1351	2128
1978	702	1167	1869
1979	465	871	1336
1980	419	524	943
1981	492	616	1108
1982	302	339	641
1983	488	571	1059
1984	401	452	853
1985	289	322	611
1986	273	260	533
1987	421	589	1010
1988	499	633	1132
1989	415	517	932

UCX

Year	Disq	No Disq	Total
-----	-----	-----	-----
1970	616	1315	1931
1971	574	1257	1831
1972	838	1440	2278
1973	465	887	1352
1974	468	832	1300
1975	549	886	1435
1976	598	927	1525
1977	825	1454	2279
1978	608	1444	2052
1979	511	1333	1844
1980	468	730	1198
1981	650	540	1190
1982	602	210	812
1983	683	233	916
1984	471	149	620
1985	364	128	492
1986	312	101	413
1987	282	188	470
1988	501	358	859
1989	345	223	568

BRANCH OFFICE ALL PROGRAMS, 1989

Office	Disq	No Disq	Total
-----	-----	-----	-----
HILO	1645	804	2449
HONOLULU	4850	5561	10411
KANEHOE	1367	1655	3022
KONA	708	598	1306
LANAI	0	0	0
LIHUE	558	523	1081
MOLOKAI	134	91	225
WAILUKU	1032	303	1335
WAIMEA	8	3	11
WAIPAHU	2638	2308	4946

Appeals

Appeals are requests for review on benefit claims, status reports or contribution rates. Appeals may be filed by claimants or employers when there is a disagreement on a determination. Appeals must be filed within ten days of notice of determination.

This table shows appeals filed, decisions rendered, appeals resolved other than by decisions (OTD) and appeals pending. Other than decisions are defined as cases withdrawn before decision, duplicate cases or cases resolved by redetermination. To get a complete picture of the number of cases disposed by the Appeals Referee, add decisions and OTD.

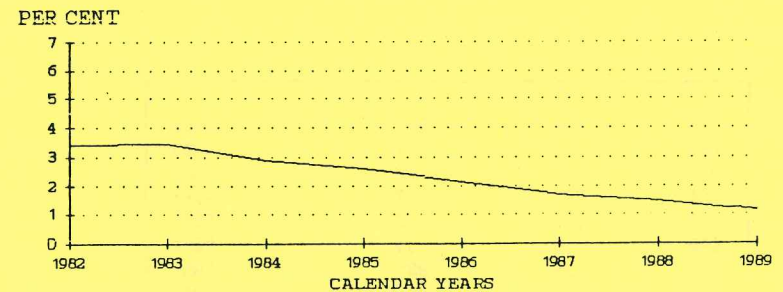
Data is shown only for the years 1982 - 1989 due to the availability of worksheets of this federally mandated report. Worksheets of the report were used so that program information would be more specific.

STATEWIDE ALL PROGRAMS

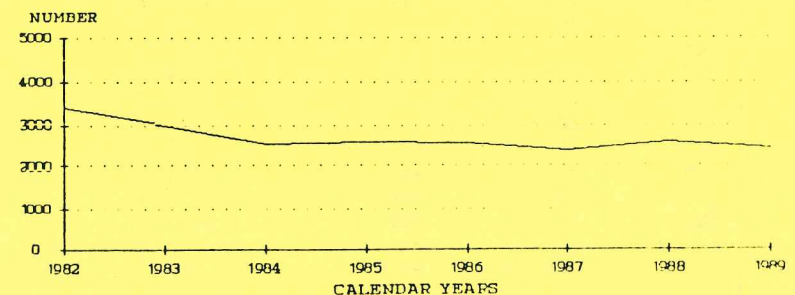
Year	Filed	Dec	OTD	Pend
-----	-----	-----	-----	-----
1982	3356	3348	36	594
1983	3044	2968	25	610
1984	2641	2527	14	709
1985	2518	2606	7	614
1986	2447	2579	3	481
1987	2401	2412	3	470
1988	2498	2594	1	373
1989	2475	2462	0	380

Data used in creating the chart reflects a total number of appeal cases disposed (decisions + OTD) by the Appeals Referee.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE



APPEAL CASES DISPOSED - STATEWIDE



UI

Year	Filed	Dec	OTD	Pend
-----	-----	-----	-----	-----
1982	3158	3137	35	564
1983	2858	2779	24	584
1984	2517	2398	14	688
1985	2423	2514	6	591
1986	2295	2430	3	455
1987	2301	2292	3	464
1988	2380	2482	1	361
1989	2365	2347	0	373

UCFE

Year	Filed	Dec	OTD	Pend
-----	-----	-----	-----	-----
1982	105	114	1	17
1983	116	117	0	16
1984	85	86	0	15
1985	72	66	1	20
1986	124	125	0	19
1987	88	101	0	6
1988	94	92	0	8
1989	90	92	0	5

UCX

Year	Filed	Dec	OTD	Pend
-----	-----	-----	-----	-----
1982	93	97	0	13
1983	70	72	1	10
1984	39	43	0	6
1985	23	26	0	3
1986	28	24	0	7
1987	12	19	0	0
1988	24	20	0	4
1989	20	23	0	2

BRANCH OFFICE ALL PROGRAMS, 1989

Office	Filed	Dec	OTD	Pend
-----	-----	-----	-----	-----
HILO	211	222	0	16
HONOLULU	1236	1158	0	268
KANEOHE	233	240	0	31
KONA	151	159	0	7
LIHUE	67	73	0	6
MOLOKAI	4	3	0	0
WAILUKU	202	216	0	19
WAIMEA	2	3	0	0
WAIPAHU	369	388	0	33

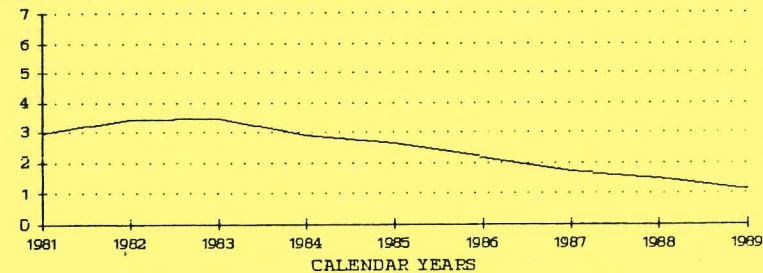
Overpayments & Fraud

Overpayments are benefit payments made in excess of what the claimant is entitled to receive. Fraud is willful misrepresentation in order to receive benefits to which not entitled. Nonfraud is an overpayment not due to willful misrepresentation (employer, claimant or state error, reversals, etc.).

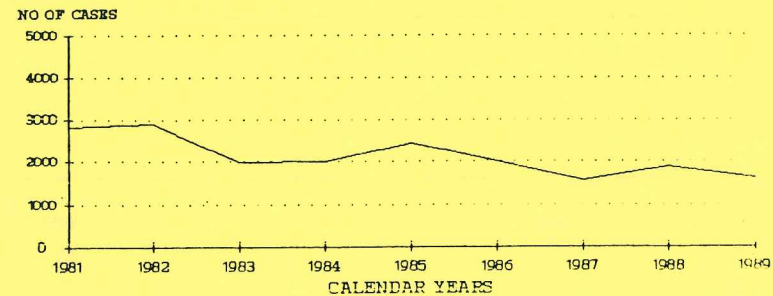
The table reflects the number of cases, the amount of money involved, the average amount of money per case and the amount of money recovered.

Data used in the chart is the total number of fraud and nonfraud cases.

AVERAGE ANNUAL INSURED UNEMPLOYMENT RATE - STATEWIDE
PER CENT



FRAUD/NONFRAUD - STATEWIDE



STATEWIDE ALL PROGRAMS

Year	Fraud #	Fraud \$	Avg Fr	Fr Rec	NonFraud #	NonFraud \$	Avg NF	NF Rec	Total #	Total \$	Avg Tot	Tot Rec
1981	552	\$287,115	\$520	\$63,262	2276	\$527,317	\$232	\$249,798	2828	\$814,432	\$288	\$313,060
1982	683	369,722	541	90,920	2222	481,518	217	327,009	2905	851,240	293	417,929
1983	350	171,672	490	129,645	1633	408,324	250	265,877	1983	579,996	292	395,522
1984	392	182,539	466	150,591	1626	318,616	196	211,518	2018	501,155	248	362,109
1985	335	129,212	386	159,155	2126	489,920	230	303,707	2461	619,132	252	462,862
1986	358	139,932	391	141,990	1657	342,024	206	235,460	2015	481,956	239	377,450
1987	220	106,712	485	129,351	1347	287,454	213	196,612	1567	394,166	252	325,963
1988	253	101,483	401	149,707	1639	398,595	243	237,973	1892	500,078	264	387,680
1989	188	125,120	665	119,556	1436	395,224	275	239,265	1624	520,344	320	358,821

Section IV. FINANCING ITEMS

Unemployment Compensation Fund

The Hawaii Employment Security Law, Chapter 383 of the Hawaii Revised Statutes, establishes the Unemployment Compensation Fund under the administration of the Hawaii Department of Labor and Industrial Relations. Unemployment insurance contributions (taxes) collected from employers are deposited into this fund and unemployment insurance benefits are paid from the fund. Also credited to the fund is interest earned on the reserves. The fund balance is the total assets of the Unemployment Compensation Fund available for the payment of benefits.

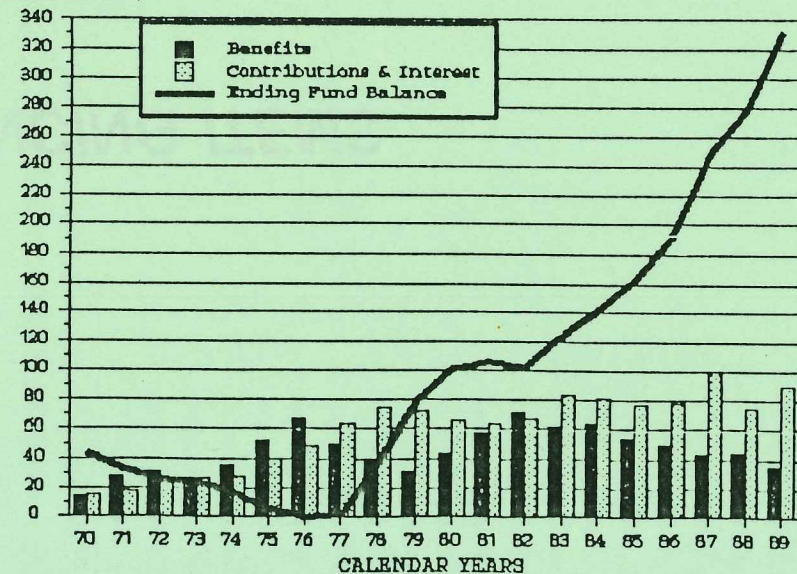
As of the end of 1989, the fund balance was \$332 million. Hawaii has experienced relatively low unemployment during the 1980s causing the fund to grow to its present level. The fund is built up during good economic periods so that taxes need not be increased drastically during recessionary periods of the business cycle. During the late 1970s the fund reserves were depleted due to unusually high unemployment. Legislative changes were made to increase the amount of income generated when the fund drops to very low levels.

STATEWIDE

Year	Taxes	Interest	Benefits	Balance
1970	13,551,253	2,119,555	14,678,068	44,071,307
1971	15,343,091	2,127,664	28,267,130	33,274,932
1972	22,041,898	1,424,753	30,892,403	25,849,181
1973	24,641,818	1,186,943	26,685,272	24,992,670
1974	26,473,178	1,104,595	35,307,362	17,263,080
1975	39,370,330	656,309	51,980,058	5,309,660
1976	48,770,991	93,682	66,059,654	-11,885,321
1977	63,344,035	47,037	50,182,967	1,322,783
1978	73,592,355	553,434	38,309,445	37,159,127
1979	68,947,361	3,299,406	31,366,140	78,039,755
1980	58,196,089	6,996,984	42,619,880	100,612,948
1981	53,386,663	9,889,235	57,540,005	106,348,840
1982	54,881,700	11,465,716	71,139,465	101,556,791
1983	70,901,298	11,538,796	60,952,320	123,044,566
1984	67,841,116	13,447,951	63,431,107	140,902,526
1985	60,227,196	15,664,439	54,298,876	162,495,285
1986	65,420,500	12,881,923	49,256,661	191,541,047
1987	75,084,062	24,015,500	42,618,194	248,022,415
1988	51,340,749	22,520,980	44,159,907	277,724,237
1989	64,022,260	25,580,288	35,381,373	331,945,412

CHART 1. UNEMPLOYMENT COMPENSATION FUND

MILLIONS OF \$

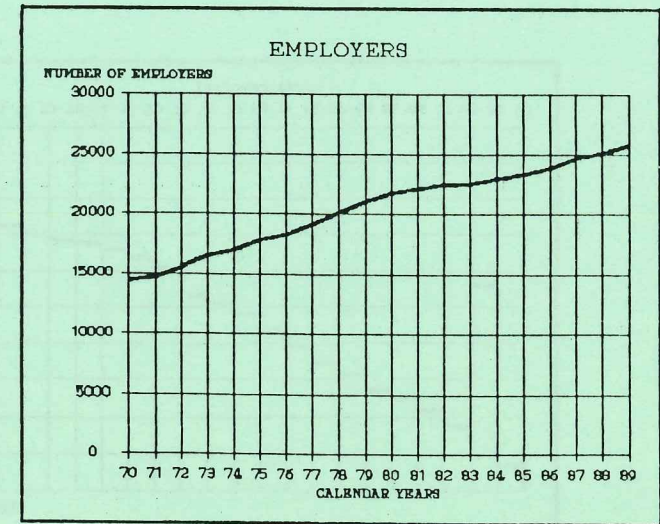


Employers

The table below shows the number of employers covered by the Hawaii Employment Security Law at the end of 1989.

Successors are employers who acquire the experience records of other employers. A new account is an employer newly liable under the law. Terminations are the number of employers who terminated coverage during the year.

Contributing employers are those covered by the contribution provision of the law. These employers' tax rates are based on a measure of the employers' experience with unemployment, with an insurance element of some sharing of costs among employers. Nonprofit, and state and county government employers finance 100% of the benefits paid to their former employees--there is no sharing of costs involved. The total number of covered employers is a sum of contributing, nonprofit, state and county employers.



STATEWIDE							
Year	Successors	New Accts	Terminations	Contributing	NonProfit	State/County	Total
1970	680	1959	2352	14427	0	0	14427
1971	647	1989	2379	14695	0	0	14695
1972	667	2315	2240	15444	38	0	15482
1973	749	2686	2400	16434	41	0	16475
1974	595	2529	2706	16862	45	0	16907
1975	621	2610	2379	17716	46	0	17762
1976	609	2690	2864	18192	48	0	18240
1977	576	2931	2896	19058	51	0	19109
1978	589	3661	3206	20072	63	5	20140
1979	767	3621	3505	20955	73	5	21033
1980	844	3276	3420	21655	79	5	21739
1981	850	3148	3664	21989	85	5	22079
1982	711	2942	3294	22348	88	5	22441
1983	645	3001	3568	22426	92	5	22523
1984	639	3199	3437	22827	98	5	22930
1985	570	3269	3478	23188	101	5	23294
1986	506	3239	3200	23734	100	5	23839
1987	574	3453	3230	24526	105	5	24636
1988	553	3527	3633	24965	113	5	25083
1989	551	3514	3391	25637	116	5	25758

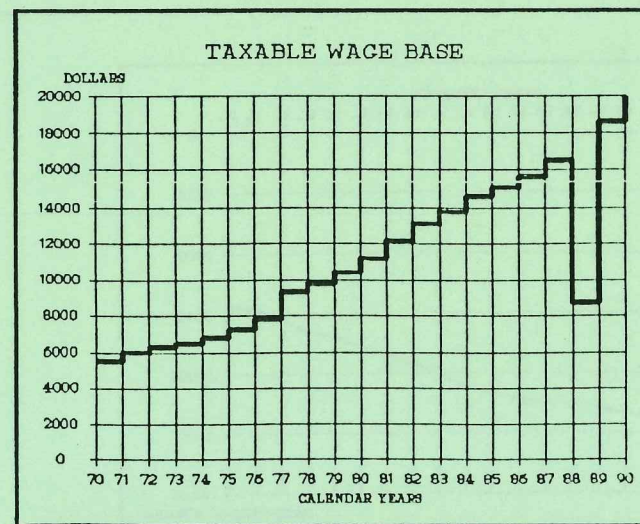
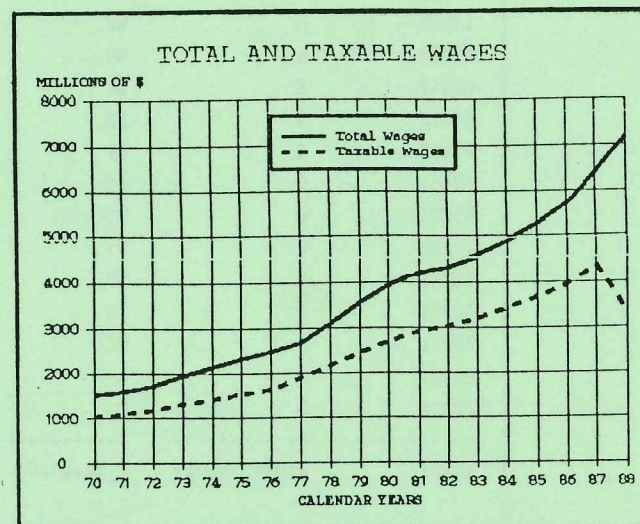
Taxable Wages

Taxable wages along with other factors determine the amount of unemployment insurance taxes employers pay.

Total wages are annual payrolls of employers covered by the unemployment insurance law. Taxable wages are the part of total wages employers pay taxes on. This amount is limited by the taxable wage base. The taxable wage base (Base) is the legal maximum amount of wages taxable per employee.

In 1988 the Legislature enacted a special law for one year only to reduce the taxable wage base. The net effect was to lessen taxes and reduce the unemployment compensation fund.

STATEWIDE				
Year	Total	Taxable	% Tax of Total	Base
1970	\$1,518,727,161	\$1,032,646,028	68%	\$ 5,500
1971	1,588,451,281	1,101,177,779	69	6,000
1972	1,707,659,488	1,171,863,417	69	6,300
1973	1,935,415,073	1,310,016,575	68	6,500
1974	2,129,778,886	1,418,777,880	67	6,800
1975	2,319,971,771	1,537,695,558	66	7,300
1976	2,471,414,660	1,634,221,510	66	7,800
1977	2,669,873,342	1,890,965,749	71	9,300
1978	3,084,161,546	2,153,653,091	70	9,800
1979	3,551,357,801	2,443,433,910	69	10,400
1980	3,934,930,405	2,689,241,050	68	11,200
1981	4,227,095,294	2,921,073,895	69	12,200
1982	4,349,032,222	3,030,663,748	70	13,100
1983	4,599,981,090	3,198,088,181	70	13,800
1984	4,891,168,412	3,430,347,509	70	14,600
1985	5,245,375,309	3,661,947,705	70	15,100
1986	5,686,112,645	3,922,702,338	69	15,600
1987	6,402,054,956	4,391,057,014	69	16,500
1988	7,192,157,365	3,314,009,708	46	8,700
1989				18,600
1990				\$19,900

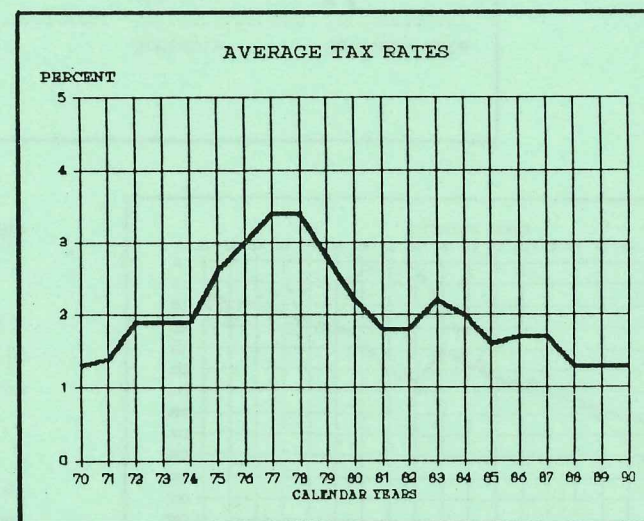


Tax Rates

Tax rates are also involved in computing employer unemployment insurance taxes. The computation of tax rates vary from employer to employer and are influenced by the amount of unemployment experienced by the employer.

Averages for the two most recent years are estimated.

Year	Minimum	Maximum	Average
-----	-----	-----	-----
1970	0.4%	3.0%	1.2%
1971	0.4	3.0	1.4
1972	0.8	3.0	1.9
1973	0.8	3.0	1.8
1974	0.8*	3.0	1.9
1975	1.3*	3.0	2.6
1976	3.0	3.0	3.0
1977	3.5	3.5	3.5
1978	3.5	3.5	3.5
1979	1.8	4.5	2.8
1980	1.0	4.5	2.1
1981	0.6	4.5	1.8
1982	0.6	4.5	1.8
1983	1.0	4.5	2.3
1984	0.6	4.5	1.9
1985	0.2	5.4	1.6
1986	0.2	5.4	1.7
1987	0.2	5.4	1.7
1988	0	5.4	1.3
1989	0	5.4	1.3
1990	0	5.4	1.3



*The minimum rate for 1974 was 0.8% until July 1, 1974 when all employers rates were increased by 0.5%. This was in effect until April 1, 1975 when all employers rates were raised to 3.0%. These special tax rates were implemented due to the extremely low unemployment compensation fund balance.

Adequate Reserve Fund

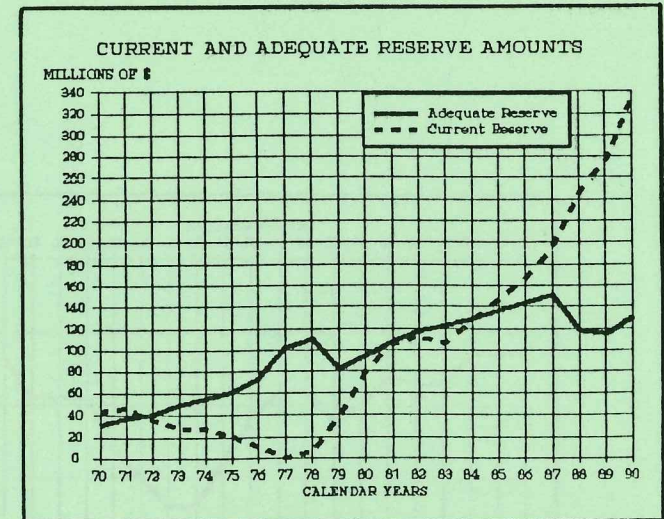
36

The adequate reserve fund is also considered when assessing employer taxes. The adequate reserve fund is the amount needed to maintain trust fund solvency. Trust fund solvency ensures payment of benefits at the highest level of unemployment experienced in the last ten years.

High rate is the highest benefit cost rate over the last ten years. The benefit cost rate is computed monthly by dividing total benefits paid by total wages. Adequate reserve is computed by multiplying the highest benefit cost rate by total wages. Current reserve is the actual unemployment compensation trust fund balance as of November 30. Ratio reflects a comparison of the current reserve to the adequate reserve.

Before 1979, tax schedules providing progressively larger income levels triggered on depending on the ratio of current to adequate reserve. From 1976 through 1978, no schedule was in effect because of an extremely low unemployment compensation fund balance. During these years a flat tax rate was assessed, 3.0% in 1976, 3.5% in 1977 and 1978.

The solvency rate is added to each employer's basic contribution rate to determine the employer's total tax rate for the year.

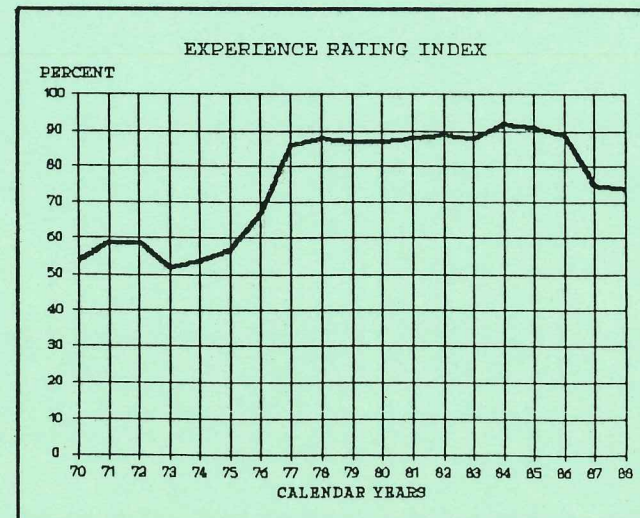


STATEWIDE						
Year	High Rate	Adequate Res	Current Res	Ratio	Schedule	Solvency Rate
1970	1.75%	31,094,502	43,936,906	1.41	II	N.A.
1971	1.75	37,571,626	46,163,790	1.23	II	N.A.
1972	1.75	40,958,044	36,349,934	0.89	I	N.A.
1973	2.02	49,797,062	28,304,965	0.57	I	N.A.
1974	2.02	55,197,051	27,420,364	0.50	I	N.A.
1975	2.02	61,072,875	20,073,147	0.33	I	N.A.
1976	2.18	73,508,165	10,730,152	0.15	N.A.	N.A.
1977	2.86	102,523,372	-7,426,119	-0.07	N.A.	N.A.
1978	2.86	110,620,319	5,992,114	0.05	N.A.	N.A.
1979	2.86	81,779,678	39,159,914	0.48	N.A.	+1.6%
1980	2.86	94,796,319	80,341,186	0.85	N.A.	+0.8
1981	2.86	107,821,356	104,980,243	0.97	N.A.	+0.4
1982	2.86	117,584,980	112,290,817	0.95	N.A.	+0.4
1983	2.86	122,779,385	106,708,377	0.87	N.A.	+0.8
1984	2.86	128,657,094	127,176,245	0.99	N.A.	+0.4
1985	2.86	137,323,094	147,004,681	1.07	N.A.	0.0
1986	2.86	144,083,607	166,408,163	1.15	N.A.	0.0
1987	2.76	151,816,360	195,095,469	1.29	N.A.	0.0
1988	1.94	118,214,216	246,416,114	2.08	N.A.	-0.5
1989	1.68	115,321,055	274,840,914	2.38	N.A.	-0.5
1990	1.68	130,317,399	334,252,180	2.56	N.A.	-0.5

Experience Rating Index

Experience rating means that each employer is assigned an unemployment insurance contribution (tax) rate according to some measure of the level of unemployment experienced by former employees. The Experience Rating Index (ERI) is a ratio showing the proportion of total benefits that results in the funding of benefits through individual employer experiences. The portion of benefits not funded through experience rating must be paid for on a socialized basis by all employers.

Benefit data shown below are for contributing employers only. Dollar amounts are in millions of dollars. The ERI is equal to the benefits charged to active employer accounts (Active Charges) divided by Total Benefits. Also shown are the benefits that do not affect experience rating. These are benefits charged to terminated accounts (Term Charges) and benefits not charged to specific employers for various reasons (Noncharges). Benefits charged to terminated accounts cannot be recouped from these employers as they no longer pay any taxes. The cost of noncharged benefits are socialized among all employers as no single employer is held accountable for such benefits. Benefits are noncharged in such instances as when the unemployed claimant voluntarily quits, is discharged for misconduct, is enrolled in approved training, or qualified for benefits only as a result of combining Hawaii employment with that performed in another state. Noncharging for the most common reasons of voluntary quit and discharge for misconduct was suspended from July 15, 1976 through October 4, 1986.



Year	Total Benefits	Active Charges	ERI	Term Charges	% TC of Total	Noncharges	% NC of Total
1970	\$14.7	\$8.0	54%	\$0.8	6%	\$5.9	40%
1971	27.9	16.4	59	1.7	6	9.7	35
1972	28.0	16.5	59	1.7	6	9.8	35
1973	26.3	13.8	52	1.9	7	10.6	40
1974	34.9	18.8	54	2.5	7	13.7	39
1975	47.0	26.9	57	3.2	7	16.8	36
1976	57.5	38.7	67	4.4	8	14.4	25
1977	45.1	38.9	86	5.3	12	0.9	2
1978	36.0	31.5	88	4.1	11	0.4	1
1979	30.5	26.6	87	3.6	12	0.3	1
1980	40.7	35.5	87	4.7	11	0.5	1
1981	56.7	50.0	88	6.1	11	0.6	1
1982	70.5	62.4	89	7.5	11	0.6	1
1983	60.9	53.8	88	5.9	10	1.2	2
1984	62.4	57.2	92	4.6	7	0.6	1
1985	53.9	48.9	91	4.5	8	0.5	1
1986	48.4	43.2	89	4.5	9	0.6	1
1987	43.6	32.7	75	3.9	9	7.0	16
1988	44.1	32.5	74	2.9	7	8.8	20

APPENDICES

A. Coverage History

- 1937 Law enacted to provide income maintenance to the unemployed, covering employment for employers with one or more employees for any portion of a day for 20 weeks within a calendar year, excluding the following: service performed for nonprofit organizations, maritime employment, government employment, agricultural labor, domestic service, family employment, casual labor, insurance agents remunerated by commissions only, newsboys, and student nurses.
- 1943 Law was changed to cover one or more employees for any portion of a day within a calendar year.
- 1945 Coverage was extended to employees of nonprofit organizations with the exception of ministers, members of religious orders, and persons earning \$45 or less per quarter.
- 1946 Coverage was extended to maritime employment on vessels over 10 net tons.
- 1947 Dairies pasteurizing and delivering their own products were ruled exempt from coverage.
- 1951 Employees of nonprofit organizations earning less than \$50 per quarter were excluded from coverage.
- Service by regularly enrolled students for a school, college or university was ruled exempt from coverage.
- 1955 Unemployment Compensation for Federal Employees extended coverage to federal civilian employees.
- 1957 State Agricultural Unemployment Compensation Law extended coverage to agricultural workers whose employers had 20 or more employees in 24 days in 4 successive quarters.
- 1958 Ex-Servicemen's Unemployment Compensation Act extended coverage to exservice personnel.
- 1959 Agricultural coverage was brought under the Hawaii Employment Security Law and expanded to include employers with 20 or more agricultural workers for 20 or more weeks in a calendar year.
- Coverage was extended to state and local government employees.
- 1961 Coverage was extended to individuals performing domestic service in private homes who received cash wages of \$225 or more per quarter.
- 1965 Enrollees in Job Corps, Neighborhood Youth Corps and Volunteers in Service to America under the federal Economic Opportunity Act of 1964 were excluded from coverage.

COVERAGE HISTORY (cont'd)

1967 Coverage was extended to certain maritime employment on vessels of 10 or less net tons.

1971 Real estate salesmen remunerated solely by commission were excluded from coverage.

1972 Coverage was extended to U.S. citizens in overseas service for American employers.

Coverage was extended to students employed by nonprofit organizations, other than students working for the schools they are enrolled in.

1978 Agricultural coverage was expanded to include employers with 10 or more workers in 20 or more weeks in the current or preceding calendar year or employers with total cash payroll of \$20,000 or more for agricultural employment in any quarter of the current or preceding calendar year.

Coverage of domestic service was expanded to include employers with total cash payroll of \$1,000 or more in any quarter in the current or preceding calendar year in addition to individuals receiving cash of \$225 or more during a single quarter.

1982 Registered outside travel agency sales representatives were excluded from coverage.

Vacuum cleaner dealers performing services solely by way of commission were excluded from coverage.

1986 Coverage was extended to owner-employees of corporations upon showing of good cause for termination of business.

B. Benefit History

YEAR	MAX WBA	MIN WBA	MAX BEN PAYABLE	WBA FORMULA	QUAL WAGES	QUAL EMPLT	WAITING PERIOD	PARTIAL WAGES DISREGARDED	OTHER BENEFIT PROVISIONS
1939	\$15	\$5	Lesser of 16xWBA or 1/3xBPW	1/25 of HGW	24xWBA	13 wks	2 wks	\$3	Base period was defined as the first 4 of the last 5 completed calendar quarters preceding first day of individual's benefit year. Social Security old age benefits were deducted from WBA.
1941	\$20	"	20xWBA	"	30xWBA	"	1 wk	0	Claimants receiving Social Security old age benefits were disqualified.
1945	\$25	"	"	"	"	"	"	"	Claimants were disqualified 2 months before and after childbirth.
1949	"	"	"	"	"	"	"	"	Provision regarding Social Security old age benefits was repealed.
1951	"	"	"	"	"	"	"	\$2	Base period was redefined as 4 calendar quarters immediately preceding filing of claim.
1953	"	"	"	"	"	"	"	"	Pregnancy disqualification was changed to 4 months before and 2 months after childbirth.
1955	\$35	"	"	"	"	"	"	"	
1959	\$45	"	26xWBA	"	"	"	"	"	
1961	\$55	"	"	"	"	"	"	"	Requirement to be able and available for work was waived for claimants who became ill or disabled after filing an initial claim and registering for work provided that no suitable work was offered them. Claimants became eligible to receive benefit payment for waiting period provided that they had received benefits for 12 consecutive weeks.
1966	66-2/3% of State- wide AWW	"	"	"	"	"	"	"	

BENEFIT HISTORY (cont'd)

YEAR	MAX WBA	MIN WBA	MAX BEN PAYABLE	WBA FORMULA	QUAL WAGES	QUAL EMPLT	WAITING PERIOD	PARTIAL WAGES DISREGARDED	OTHER BENEFIT PROVISIONS
1969	"	"	"	"	"	"	"	"	Seasonality provisions (in effect since the early days of the program) were repealed.
1972	"	"	"	"	"	"	"	"	Provision suspending benefits while an appeal is pending was repealed.
1973	"	"	"	"	"	"	"	"	Pregnancy disqualification was eliminated.
1976	"	"	"	"	"	"	"	"	<p>A week of employment was defined as a week in which an individual worked for at least 2 days or 4 hours or for which he received vacation, holiday or sickness pay or similar remuneration.</p> <p>Claimants disqualified for voluntary quit without good cause, discharge or suspension for misconduct, or failure to apply for or accept suitable work, were disqualified until they subsequently worked at least 5 consecutive weeks and were then separated from employment under non-disqualifying conditions.</p> <p>Claimants disqualified for fraud were disqualified for 24 months after the determination of fraud was made.</p>
1977	"	"	"	"	"	"	"	"	The period for filing an appeal may be extended from 10 days to 30 days for good cause. The Appeals Referee became responsible for determining good cause in individual cases.
1978	"	"	"	"	"	"	"	"	<p>Benefits based on professional services performed for schools were denied to school professionals between academic years or terms, if there was reasonable assurance of re-employment in the forthcoming year or term.</p> <p>Benefits were denied professional athletes between sports seasons, if employment was in athletic events or training and there was reasonable assurance of re-employment in the forthcoming season.</p> <p>Benefits for services performed by aliens were denied unless they were lawfully performing services.</p>
1979	"	"	"	"	"	"	"	"	The Federal government no longer shared the cost of extended benefits for state and county government workers.

BENEFIT HISTORY (cont'd)

YEAR	MAX WBA	MIN WBA	MAX BEN PAYABLE	WBA FORMULA	QUAL WAGES	QUAL EMPLT	WAITING PERIOD	PARTIAL WAGES DISREGARDED	OTHER BENEFIT PROVISIONS
1980	"	"	"	"	"	"	"	"	Pension provisions were changed - the dollar-for-dollar reduction in benefits applied only to pensions financed 100% by base-period employers; no deduction was applied if the pension was from other than a base-period employer, or if the employer contributed less than half the cost of the pension plan, or if the pension plan was self-financed by the individual; if the pension was financed at least one-half by a base-period employer, the pensioner's benefits were reduced by one-half of the pension rather than the full amount.
1981	"	"	"	"	"	"	"	"	Benefits for an individual's waiting period were eliminated.
1982	"	"	"	"	"	"	"	"	<p>Individuals suspended for misconduct were disqualified from extended benefits until they worked at least 4 weeks and earned 4 times their weekly benefit amount.</p> <p>Extended benefits to individuals receiving trade readjustment allowances were limited.</p> <p>Individuals in approved training under the Trade Act of 1974 could not be denied benefits.</p> <p>Child support payments may be deducted from claimant benefits and paid to child support enforcement agencies.</p>
1987	"	"	"	"	"	"	"	"	All tips paid directly to an employee by a customer of the employer and reported to the employer be included in the definition of "wages" for purposes of unemployment compensation.
1988	"	"	"	"	"	"	"	"	Employers must submit detailed wage information on all employees on a quarterly basis. Employers will also furnish wage and/or separation information upon request, and will no longer be required to submit the UC-BP-5 separation report within 5 days of an employee's termination. The BP-5 hire report is not affected by the new law.

C. Financing History

YEAR	TWB	TAX SCHED	TAX RATES	MAX RATE	MIN RATE	STD RATE	TRUST FUND SOLVENCY LEVEL	OTHER FINANCING PROVISIONS
1937	Total Wages	0	1	1.8%	1.8%	1.8%		
1938	"	"	"	2.7%	2.7%	2.7%		
1940	\$3000	"	"	"	"	"		
1941	"	1	7	"	0	"	No reduced rates unless fund assets at least 5% of average annual payrolls of preceding 10 years.	Experience rating system of reduced rates began. An employer must be chargeable with benefits for 36 months to be eligible for reduced rates. Contributions became payable on a quarterly basis (formerly they were payable monthly).
1943	"	"	"	"	"	"	"	Provision made for successor employer to acquire predecessor's experience record.
1949	"	"	4	"	"	"	"	Noncharging system began. Benefits became not chargeable to an employer's account if the claimant voluntarily quit without good cause or was discharged for misconduct in connection with work. Automatic filing of wage and separation reports was no longer required from employers; such reports became obtainable on a request basis when a claim was filed for benefits. Four-year statute of limitations established for collections of delinquent taxes.
1950	"	"	"	"	"	"	"	Employers permitted to make voluntary contributions to obtain lower rates.
1955	"	"	"	"	"	"	"	Chargeability requirement was lowered from 36 to 12 months.
1956	"	"	7	"	"	"	"	

FINANCING HISTORY (cont'd)

YEAR	TWB	TAX SCHED	TAX RATES	MAX RATE	MIN RATE	STD RATE	TRUST FUND SOLVENCY LEVEL	OTHER FINANCING PROVISIONS
1961	"	"	"	"	"	"	Changed to 5% of average annual payrolls of preceding 5 years.	Agricultural employers were allowed the option of entering into a self-financed plan.
1962	\$3600	"	"	"	"	"	"	
1963	"	"	11*	3.0%*	1.0%	"	"	Chargeability requirement increased to 36 months.*
1965	90% of State-wide AAW	1	13	3.0%	0.7%	3.0%	If fund assets are at least \$15 million, regular rates apply; if assets are between \$13 and \$15 million, each employer's rate is increased by 0.5% up to the maximum 3.0%; if assets are less than \$13 million, all employers pay 3.0%.	Chargeability requirement reduced to 12 months. Voluntary contributions eliminated.
1969	"	"	"	"	"	"	"	Benefits no longer chargeable to employer's account if claimant undergoing approved vocational training. Employer reserve accounts permitted to be liquidated if inactive for 5 or more years.
1970	"	3	I- 12** II- 14 III- 15	3.0% on all Schedules	I- 0.8** II- 0.4% III- 0.2%	"	Adequate reserve fund defined as 1 1/2 times highest 12 month cost rate (benefits divided by total wages) in past 10 years times most recent total wages. If fund assets are between \$13 and \$15 million, Sched I is in effect and each employer's rate is increased by 0.5% up to the maximum of 3.0%; if assets are less than \$13 million, tax rate schedules do not apply and all employers pay 3.0%.	

FINANCING HISTORY (cont'd)

YEAR	TWB	TAX SCHED	TAX RATES	MAX RATE	MIN RATE	STD RATE	TRUST FUND SOLVENCY LEVEL	OTHER FINANCING PROVISIONS
1972	"	"	"	"	"	"	"	Nonprofit organizations permitted the option of self-financing benefits to their employees.
1974	"	"	"	"	"	"	"Trigger" levels were increased to \$20 and \$15 million. If the total fund assets are at least \$15 million but less than \$20 million, each employer's rate is increased by 0.5% up to the maximum 3.0%; if assets are less than \$15 million, all employer's pay 3.0%.	
1976	"	"	"	"	"	"		<p>Non-charging of benefits for voluntary quit without good cause, discharge for misconduct and voluntary quit with good cause not attributable to the employer is eliminated.</p> <p>Benefits paid to a claimant whose eligibility depends on employment in 2 or more states, and benefits overpaid because of ineligibility or disqualification when the overpayment did not result from an employer's failure to furnish information as required, will not be charged to the employer's accounts.</p> <p>State and county governments begin making quarterly advance payments to the Unemployment Trust Fund to cover benefits to their former employees.</p>
1977	100% of State- wide AAW	"	***	3.5%	"	"	"	

FINANCING HISTORY (cont'd)

YEAR	TWB	TAX SCHED	TAX RATES	MAX RATE	MIN RATE	STD RATE	TRUST FUND SOLVENCY LEVEL	OTHER FINANCING PROVISIONS
1978	"	"	"	"	"	"	"	State and local governments may elect to convert from the self-financing plan to contributory status. All covered agricultural employers must convert from the self-financing plan to contributory status.
1979	"	Basic Contri- bution rate sched- ule	13	4.5%	0%	3.0%	The adequate reserve fund is redefined as the high cost rate times total wages. The ratio of the current to the adequate reserves determines a trust fund solvency rate, ranging from -0.5% to +2.4%, which is added to each employer's basic contribution rate.	
1985	"	"	16	5.4%	"	5.4%	"	
1986	"	"	"	"	"	"	"	Non-charging of benefits for voluntary quit without good cause, discharge for misconduct and voluntary quit with good cause not attributable to the employer is again applicable. The state portion of extended benefits is not charged to employer accounts.
1988								Due to the high fund balance, 1988 will have variable taxable wage bases depending on the ratio of the fund balance to the statutorily defined adequate reserve level.

* Temporary emergency measure, effective July 1963-December 1964.

** Schedule I in effect if current reserve fund is less than adequate reserve fund; Schedule II if current reserve fund equals or exceeds adequate reserve fund but is less than 1.5 times adequate reserve fund; Schedule III if current reserve fund equals or exceeds 1.5 times adequate reserve fund.

*** Temporary measure calls for employers to pay at a uniform tax rate of 3.5% during 1977 and 1978.

D. Program History

1937	STATE UI PROGRAM. Regular federal-state program.
1955	UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES. Federally funded program for federal civilian employees.
1958	UNEMPLOYMENT COMPENSATION FOR EX-SERVICEMEN. Federally funded program for exservice personnel.
1960	ADDITIONAL UNEMPLOYMENT COMPENSATION ACT. State funded program for individuals unemployed due to major disaster.
1969	DISASTER RELIEF ACT. Federally funded program providing assistance to individuals unemployed as a result of major disaster.
1970	EXTENDED UNEMPLOYMENT COMPENSATION PROGRAM. Federal-state program providing up to 13 weeks of benefits to exhaustees during periods of high unemployment.

Former UI Programs

1944-1952	SERVICEMEN'S READJUSTMENT ACT. The GI Bill, providing for payment of allowances to World War II Veterans.
1952-1960	VETERANS' READJUSTMENT ASSISTANCE ACT. Provided benefits to veterans of the Korean conflict.
1957-1959	STATE AGRICULTURAL COMPENSATION LAW. Provided coverage to certain farm workers.
1958-1959	TEMPORARY UNEMPLOYMENT COMPENSATION ACT. Provided for extended benefits to exhaustees.
1960-1961	DISASTER UNEMPLOYMENT BENEFITS PROGRAM. Provided benefits to individuals unemployed as a result of the Hilo tidal wave.
1961-1962	TEMPORARY EXTENDED UNEMPLOYMENT COMPENSATION ACT. Provided for extended benefits to exhaustees.
1961-1982	STATE SELF-FINANCED AGRICULTURE PROGRAM. Permitted agricultural employers to be placed on a self-financed plan relieving them from paying unemployment insurance contributions.

PROGRAM HISTORY (cont'd)

- 1971-1973 EMERGENCY UNEMPLOYMENT COMPENSATION ACT. Provided for additional benefits to individuals who exhausted both regular and extended benefits.
- 1974-1978 SPECIAL UNEMPLOYMENT ASSISTANCE PROGRAM. Provided benefits to workers not covered by any unemployment compensation program.
- 1974-1978 FEDERAL SUPPLEMENTAL BENEFITS PROGRAM. Provided additional benefits to individuals who exhausted both regular and extended benefits.
- 1982-1985 FEDERAL SUPPLEMENTAL COMPENSATION PROGRAM. Provided additional benefits to individuals who exhausted both regular and extended benefits.

Training Programs

The Unemployment Insurance Division also administers many different training programs. Ongoing programs are the Work Incentive Program which provides aid to families with dependent children, the Progressive Neighborhood Program which renders social service assistance and the Job Training Partnership Act which provides assistance to low income unemployed youths and adults.

The Trade Expansion Act of 1962 and Trade Act of 1974 were federally funded programs that assisted workers adversely affected by trade agreements or increased imports. The Manpower Development and Training Act was a state and federal funded program for the unemployed, underemployed and disadvantaged. The Concentrated Employment Program provided assistance to disadvantaged persons residing in depressed areas. The Comprehensive Employment and Training Act provided training for public service jobs. The Model Cities Program was a comprehensive social welfare program aimed at upgrading depressed areas. The federally funded Public Employment Program offered temporary state jobs to the unemployed. The State Program for the Unemployed involved public service jobs, on-the-job training with private employers and loans to business to encourage hiring the unemployed.

E. Extended Benefits Program

CHRONOLOGY OF THE EXTENDED BENEFITS PROGRAM

August 10, 1970

Public Law 91-373 (Employment Security Amendments of 1970), Title II - Federal - State Extended Unemployment Compensation Program created the Extended Benefits Program providing up to a maximum of 13 weeks of additional benefits to claimants who have exhausted their rights to regular benefits during periods of high unemployment.

July 1, 1971

Act 187 added Sections 168 to 174 to Chapter 383 (Hawaii Employment Security Law) of the Hawaii Revised Statutes. This Act defines the Extended Benefits Program as it applies to Hawaii.

Week ending

September 25, 1971

Hawaii's EB program triggers "ON" with an insured unemployment rate of 4.03% and a ratio of the current to the average of the prior two years' IURs of 205%. (A State EB period triggers "ON" when the IUR is 4% or more and the ratio of the current to the average of the prior two years' IURs is 120% or more.)

An Extended Benefits period began in Hawaii with the week beginning October 10, 1971. (An EB period begins with the third week following the week for which there is an "ON" indicator.)

Week ending

January 8, 1972

A National EB period began based on seasonally adjusted IURs of 4.8% for September 1971, 4.8% for October 1971, and 4.6% for November 1971. (A National EB period begins with the third week after a national "ON" trigger is determined. A national "ON" trigger is determined when the seasonally adjusted national IUR equals or exceeds 4.5% for three consecutive calendar months.)

The National EB period began with the week beginning January 23, 1972. The National EB period did not have an effect on Hawaii as Hawaii had already triggered "ON" to an EB period based on the State trigger.

Week ending

April 1, 1972

The National EB period triggers "OFF" as the National IURs were below 4.5% for three consecutive months (December 1971, January 1972 and February 1972.)

The National EB period ends with the week ending April 22, 1972.

CHRONOLOGY OF THE EXTENDED BENEFITS PROGRAM (cont'd)

Week endingNovember 11, 1972

Hawaii's EB program triggers "OFF" with an IUR of 4.4% and ratio of current to average of prior two years' IURs of 118%. (A state EB period triggers "OFF" when either the IUR is less than 4.0% or the ratio of current to prior years' IURs is less than 120%.)

Hawaii's EB period ended with the week ending December 12, 1972. (An EB period ends with the third week following the "OFF" trigger determination.) This EB period, which began with the week ending October 10, 1971, was of 60 weeks duration.

Week endingFebruary 8, 1975

Due to a National "ON" indicator the Extended Benefits and Federal Supplemental Benefit periods began in all states with the week beginning February 23, 1975. The National "ON" indicator was determined based on national seasonally adjusted IURs that equalled or exceeded 4.5% for three consecutive calendar months: 4.5% for November 1974, 5.2% for December 1974, 5.9% for January 1975.

Week EndingMay 10, 1975

Hawaii's EB program triggers "ON" with an IUR of 5.12% and ratio of current to average of prior two years' IUR of 121%. The State EB period began with the week beginning May 25, 1975. The state trigger had no effect on Hawaii as Hawaii was already paying benefits due to a National EB period which began on February 23, 1975.

Week endingNovember 27, 1976

The state triggered "OFF" EB with an IUR of 5.73% and ratio of current to average of prior two years' IUR of 117%. Hawaii's EB period ended with the week ending December 18, 1976. (An EB period ends with the third week following the "OFF" trigger determination.) This EB period, which began with the week beginning May 25, 1975, was of 82 weeks duration.

The end of the state EB period did not have an effect on Hawaii as Hawaii was paying benefits based on a National EB period which began on February 23, 1975.

Week endingJuly 2, 1977

The National EB program triggers "OFF" as the National IUR dropped to 4.47%. The National EB period ended with the week ending July 23, 1977. (An EB period ends with the third week following the "OFF" trigger determination.) This EB period, which began February 23, 1975, was of 126 weeks duration.

Week endingAugust 13, 1977

The EB program triggers "ON" in all states for the week beginning August 28, 1977 as the National IUR climbed to 4.5%. Once an EB period is triggered "ON", the EB period will remain "ON" in all states for at least 13 weeks, even if the National IUR again drops below 4.5% below 13 weeks.

CHRONOLOGY OF THE EXTENDED BENEFITS PROGRAM (cont'd)

January 1, 1978 Effective date of Act 148, which was signed on June 1, 1977, amends Chapter 383 (Hawaii Employment Security Law) of the Hawaii Revised Statutes. The state trigger for extended benefits will be "ON" if the state insured unemployment rate (IUR) for the most recent 13 weeks is 5% or higher; or if the IUR is between 4% and 5% and is 20% higher than the average of the IURs for the corresponding 13-week periods in the past two years.

Week ending
January 7, 1978 Hawaii's EB program triggers "ON" with an IUR of 5.21% and ratio of current to average of prior two years' IUR of 86%. The State EB period began with the week beginning January 22, 1978.

The National EB period ended due to an "OFF" indicator for the week ending January 28, 1978 with an IUR of 4.42%. This EB period, which began August 28, 1977, was of 22 weeks duration.

Week ending
January 28, 1978 Hawaii's EB program triggers "OFF" with an IUR of 4.89% and ratio of current to average of prior two years' IUR 81%. This EB period ended February 18, 1978.

Week ending
July 5, 1980 The National EB program is triggered "ON" with an IUR of 4.51% and the EB period begins in all states beginning with the week of July 20, 1980.

Week ending
January 3, 1981 The National EB is triggered "OFF" and the EB period ended for the week ending January 24, 1981 with an IUR of 4.49%. This EB period, which began on July 20, 1980, was of 27 weeks duration.

Week ending
August 22, 1981 Effective date of the Reconciliation Act of 1981, which was signed on August 13, 1981 excludes extended benefit claimants in determining the rate of insured unemployment. Only claimants filing for the regular state unemployment compensation program are included in calculating these rates. This Act eliminates the National EB trigger.

F. Labor Force Estimates

Labor force estimates below are the most current estimate of total employment and unemployment for the State of Hawaii. Information in the table is rounded to the nearest 50. Civilian labor force (CLF) is the sum of the total employed and unemployed individuals. Unemployment (UNEMP) refers to persons who do not work but are able and available to work. The total unemployment rate (TUR) is calculated by dividing the number of unemployed individuals by the civilian labor force. Employment (EMPLT) refers to the number of persons working.

The source of this information is the State of Hawaii's "Labor Force Data Book - A Compilation of Updated Labor Force Statistics." The publication is a result of a cooperative effort between the U. S. Department of Labor, Bureau of Labor Statistics, the Hawaii State Department of Labor and Industrial Relations and the Hawaii State Department of Agriculture.

STATEWIDE				
YEAR	CLF	UNEMP	TUR (%)	EMPLT
1970	321550	15900	4.9	305650
1971	336800	23350	6.9	313450
1972	351000	26950	7.7	324050
1973	364600	26250	7.2	338350
1974	375000	29650	7.9	345350
1974	472000	27000	5.6	445000
1975	382950	31850	8.3	351100
1976	410000	40000	9.8	370000
1977	418000	31000	7.3	388000
1978	420000	32000	7.7	388000
1979	422000	26000	6.3	395000
1980	440000	21000	4.9	418000
1981	451000	24000	5.4	427000
1982	461000	31000	6.7	430000
1983	472000	30000	6.5	442000
1985	479000	27000	5.6	452000
1986	492000	24000	4.8	468000
1987	514000	20000	3.8	494000
1988	518000	16000	3.2	502000
1989	525000	13000	2.6	511000

COUNTY 1989				
COUNTY	CLF	UNEMP	TUR (%)	EMPLT
HAWAII	56900	2200	3.9	54700
HONOLULU	384500	8550	2.2	375950
KAUAI	27600	800	2.8	26800
MAUI	55000	1450	2.6	53550